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Avant-projet aux
fins de consultation:

le système de classification pour l'assurance automobile

A draft for
consultation:

A classification system for automobile insurance

Ontario

Ministry of
Financial
Institutions

Ministère des
Institutions
financières

A DRAFT FOR CONSULTATION: A CLASSIFICATION SYSTEM FOR AUTOMOBILE INSURANCE

AVANT-PROJET AUX FINS DE CONSULTATION: LE SYSTÈME DE CLASSIFICATION POUR L'ASSURANCE-AUTOMOBILE

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À TOUS LES INTÉRESSÉS

Le ministère distribue son avant-projet aux fins de consultation sur le système de classification pour l'assurance-automobile dans le but de recueillir des observations et des avis sur le règlement proposé. Il reconnaît que les mesures concernant l'assurance-automobile intéressent la population en général et qu'il est important de profiter de l'occasion pour connaître les points de vue et les suggestions de ceux qui sont directement concernés. Le ministère publie donc cet avant-projet pour en permettre l'étude et la critique.

Le ministère des Institutions financières sera heureux de recevoir les observations et les propositions de modification.

Prière de faire parvenir ses commentaires sur l'avant-projet aux fins de consultation avant le 31 mars 1988 à l'adresse suivante :

Robert F. Nixon, ministre des Institutions financières
Avant-projet
Ministère des Institutions financières
555, rue Yonge, 8^{e} étage
Toronto (Ontario)
M7A 2H6

On peut se procurer d'autres exemplaires de l'avant-projet aux fins de consultation à la librairie du gouvernement de l'Ontario, 880, rue Bay, Toronto (Ontario) M7A 1N8.

Février 1988

TO ALL INTERESTED PERSONS

A Classification System for Automobile Insurance: A Draft for Consultation is being circulated with the intention of soliciting comments and suggestions for the proposed regulation. The Ministry recognizes that initiatives related to automobile insurance are of significance to the public at large, and that it is important to take the opportunity to gain the views and suggestions of those who will be directly affected. It is for this reason that the Consultation Draft is being made available for scrutiny and response.

The Ministry of Financial Institutions looks forward to receiving comments and suggested changes.

Those who wish to respond to the Consultation Draft are urged to do so before the deadline of March 31, 1988. Please address comments in writing to:

Robert F. Nixon,
Minister of Financial Institutions,
Consultation Draft,
Ministry of Financial Institutions,
555 Yonge Street, 8th Floor
Toronto, Ontario,
M7A 2H6.

Additional copies of the Consultation Draft may be purchased from the Ontario Government Bookstore, 880 Bay Street, Toronto, Ontario, M7A 1N8.

February, 1988

INTRODUCTION À LA CLASSIFICATION DE L'ASSURANCE-AUTOMOBILE

Par assurance-automobile, on entend l'engagement d'un assureur agréé d'indemniser certaines personnes des conséquences pécuniaires les concernant directement ou concernant des tiers et découlant de sinistres survenant par le fait d'un véhicule automobile. Les bénéficiaires des indemnités sont notamment le propriétaire ou le conducteur du véhicule, ou les personnes qui ont subi des préjudices corporels ou matériels à la suite d'un accident. La loi de l'Ontario régissant l'assurance-automobile rend obligatoire la souscription d'une assurance minimale pour chaque véhicule automobile. En outre, les propriétaires de véhicules souhaitent bénéficier de la protection offerte par l'assurance et souscrivent des types ou des niveaux d'assurance qui dépassent les exigences de la loi. Il y a plus de 5 millions de véhicules assurés en Ontario et il devient donc impérieux de déterminer le risque que présente chaque véhicule pour l'ensemble du pool d'assurance.

Le prix que demandent les compagnies d'assurance pour prendre le risque en charge s'appelle habituellement la prime d'assurance-automobile. Pour établir la prime particulière dans chaque cas, les assureurs analysent les risques associés au véhicule. Lors du calcul de la prime, les compagnies d'assurance essaient de prédire l'avenir, c'est-à-dire d'évaluer la probabilité qu'un véhicule ait un accident. Les éléments de cette évaluation, c'est-à-dire ce qui sert de fondement à cette évaluation, s'appellent éléments du risque. Bon nombre d'éléments du risque découlent des caractéristiques du véhicule, tandis que plusieurs autres ont à voir avec les caractéristiques du ou des conducteurs du véhicule ou avec la nature de son utilisation. **Un système qui sert à classer par catégories les éléments du risque pour divers groupes de conducteurs ou de véhicules s'appelle un système de classification. En gros, les particuliers sont classés en fonction des risques qu'ils représentent pour l'ensemble du pool d'assurance.**

La classification du risque est le fondement de l'établissement des primes d'assurance. Les systèmes utilisés pour la classification des risques diffèrent d'une compagnie d'assurance à l'autre. Cependant, toutes les compagnies d'assurance doivent déclarer les primes et les pertes de la même façon, conformément au Plan statistique du surintendant des assurances. Si bon nombre de compagnies utilisent des méthodes de classification semblables à celles préconisées par le plan statistique, toutes ne le font pas. Entre autres réformes de l'assurance-automobile, le ministre des Institutions financières a annoncé, le 23 avril 1987, que l'Ontario adopterait un système de classification uniforme et obligatoire. On a proposé d'enchâsser un tel système uniforme dans un règlement qui éliminerait la tarification selon l'âge, le sexe ou la situation familiale. La Loi de 1987 sur la Commission de l'assurance-automobile de l'Ontario (projet de loi 2) prévoit l'octroi de tels pouvoirs de réglementation.

INTRODUCTION TO AUTOMOBILE INSURANCE CLASSIFICATION

Automobile insurance is the undertaking by a licensed insurance company to indemnify certain persons against loss or liability for loss connected with an incident involving a motor vehicle. Those indemnified could include the vehicle owner or driver or those injured or suffering loss as a result of an accident. Ontario law regarding automobile insurance requires that a minimum level of insurance be obtained for every motor vehicle. In addition, vehicle owners desire the protection offered by insurance and purchase types or levels of insurance beyond that mandated by law. There are over five million insured vehicles in Ontario, so a system to determine the relative risk that each vehicle represents to the overall insurance pool becomes essential.

The price charged by insurance companies for assuming the risk of indemnification is usually referred to as the automobile insurance premium. In assessing the appropriateness of a specific premium, the risks associated with that vehicle are analysed. In deciding what actual premiums should be charged, insurance companies try to predict the future - to assess the likelihood that a vehicle will be involved in an accident. The elements of this assessment, the basis on which likelihood is evaluated, are termed risk factors. Many risk factors relate to the characteristics of the vehicle itself; many others relate to the characteristics of the drivers using the vehicle or the type of activity the vehicle is used for. **A system which categorizes insurance related risk factors for groups of drivers or vehicles is a classification system; in essence, individuals are classified in response to the exposure to claims they represent for the entire insurance pool.**

Classification of risk underlies the determination of insurance premiums. The actual systems used to classify risk have differed from insurance company to insurance company. However, all insurance companies have been required to report premiums and losses in the same way based on an approved "Superintendent's Statistical Plan". Many, but certainly not all classification practices in companies have been similar to that set out under this Statistical Plan. As part of a number of automobile insurance related reforms, the Minister of Financial Institutions announced on April 23, 1987 that a uniform mandatory classification system would be introduced in Ontario. It was proposed that such a uniform system be set out by regulation and that it eliminate rating by age, sex or marital status. This regulation-making capacity has been provided for in the Ontario Automobile Insurance Board Act, 1987 (Bill 2).

Le présent document trace les grandes lignes des notions sur lesquelles s'appuie l'avant-projet sur la classification uniforme pour l'assurance-automobile et vise à ouvrir le débat sur cette question complexe. Nous rappelons que l'adoption d'une position finale et la rédaction du règlement ne sont que le début de l'évolution de ce règlement, qui sera donc révisé périodiquement. Il faudra modifier le système de classification pour répondre aux besoins du public et aux conditions du marché.

L'élaboration de l'avant-projet visait un certain nombre d'objectifs en ce qui concerne tant l'ensemble du système de classification des risques d'assurance-automobile que les critères de classification des risques individuels.

Au cours de l'élaboration du système de classification, il s'est avéré souhaitable que le système :

- soit suffisamment souple pour répondre aux différentes situations des assurés;
- permette aux consommateurs de faire un choix mieux informé;
- puisse être compris par les consommateurs, les courtiers et les compagnies d'assurance;
- ne crée pas de distinctions artificielles entre les groupes d'assurés;
- permette l'application uniforme des règles dans tout le système;
- puisse être mis en vigueur sans bouleversement inutile; et
- se fonde sur des éléments du risque indépendants les uns des autres de sorte que l'on puisse établir le lien entre ces éléments et mesurer de façon efficace le risque d'accident.

Afin de pouvoir atteindre ces objectifs, il a souvent été nécessaire de pondérer des objectifs parfois incompatibles pour en arriver à un équilibre approprié. Par exemple, le désir d'être souple, d'accroître les choix et d'éviter tout bouleversement inutile pourrait rendre le système plus complexe et serait incompatible avec l'objectif d'avoir un système facile à comprendre. Il est impératif de poursuivre la discussion et la consultation à ce sujet pour veiller à atteindre un équilibre optimal entre les divers objectifs.

The discussion that follows is an outline of the concepts underlying the draft uniform automobile classification regulation, intended as a starting point for discussion of this complex matter. It is important to note that when a final position is developed and a regulation comes into effect, it is anticipated that this regulation will evolve over time and be revised regularly. To serve the public, the classification system must change to respond to public needs and market conditions.

The draft regulation was developed with many goals in mind, goals for the overall system of automobile insurance risk classification and goals for the individual risk classification criteria.

In designing the overall classification system, it was felt that the system should:

- provide reasonable flexibility in response to the differing situations of insureds;
- increase informed consumer choice;
- be understandable to consumers, insurance brokers and insurance companies;
- not create artificial distinctions between groups of insureds;
- be consistent in applying rules across the system;
- be capable of implementation without unnecessary dislocation; and
- be based on risk factors which are independent of each other so that the relationship between risk factors and the likelihood of having an accident can be effectively measured.

To meet these goals for the classification system, it was often necessary to weigh conflicting goals to reach an appropriate balance. For example, the desire to be flexible, increase choice and avoid unnecessary dislocation may increase complexity and be in conflict with the goal of having a system which is readily understandable. Further discussion and consultation is essential to ensure the balance between goals is struck at the optimum point.

In judging what should be the individual risk factors incorporated into the overall classification system, each potential risk factor was considered and the following key questions asked:

En essayant de déterminer les éléments du risque individuels qu'il serait bon d'incorporer dans le système de classification, on a examiné chaque élément éventuel et posé à son sujet les questions clés suivantes :

- Est-ce que l'élément du risque est acceptable sur le plan social? Comprend-il, par exemple, des aspects discriminatoires qui sont inacceptables?
- Est-ce que l'élément du risque est clair et sans ambiguïté? Pourra-t-on déterminer clairement les éléments du risque qui s'appliquent à soi-même?
- Y a-t-il un lien plausible entre l'élément du risque et la probabilité de sinistres futurs? En d'autres termes, est-ce que l'élément du risque permet de prévoir la réalisation ou la non-réalisation des risques?
- Est-ce que l'élément du risque est pratique, c'est-à-dire peut-on l'administrer, le vérifier, le comprendre et le mesurer facilement? En outre, est-ce que l'élément du risque est suffisamment répandu pour regrouper un nombre suffisant de cas? Sinon, le groupe perdrait toute crédibilité du point de vue statistique.
- Est-ce que les titulaires de polices classés dans un groupe d'éléments de risque sont homogènes ou suffisamment semblables pour que leurs résultats statistiques soient similaires aux fins de la tarification de l'assurance-automobile? Sinon, la prime serait injustement répartie dans le groupe.
- Est-ce que l'élément du risque suscite certains comportements souhaitables au volant?
- Est-ce que l'élément du risque peut être utilisé de façon à fausser l'ensemble du système de tarification?

Ces questions ont conduit à l'évaluation de toute une gamme d'éléments éventuels et au choix des éléments proposés dans le règlement sur la classification. Il est important que la population prenne connaissance de ces éléments pour s'assurer que ceux qui seront retenus serviront le mieux ses intérêts.

- Is the risk factor socially acceptable? Does it incorporate, for example, elements of discrimination that are not acceptable?

- Is the risk factor clear and not ambiguous? Can people clearly determine what risk factors are applicable to them?

- Is there a plausible relationship between the risk factor and the likelihood of future claims? In other words, is the risk factor predictive of future claims or lack of future claims?

- Is the risk factor practical in that it is administratively feasible to use; is it verifiable, understandable and easily measured? As well, is the risk factor sufficiently widespread that there would be an adequate number in the group identified by the risk factor? If not, the group would lack statistical credibility.

- Are those assigned to the risk factor group homogeneous or sufficiently similar to make it likely that their experience would be similar for automobile rating purposes? If not, the premium within the group would be unfairly distributed.

- Does the risk factor create an incentive for certain desirable driving behaviours?

- Does the risk factor have the potential to be artificially manipulated in a way that distorts the overall rating system?

It was this series of questions which led to the weighing of the myriad potential factors and the choice of those factors proposed in the classification regulation. Public review of these factors is essential to ensure that those chosen best serve the public.

LE SYSTÈME DE CLASSIFICATION POUR L'ASSURANCE-AUTOMOBILE ET LE PROCESSUS DE TARIFICATION

Le système de classification pour l'assurance-automobile figure dans la Loi de 1987 sur la Commission de l'assurance-automobile de l'Ontario (projet de loi 2). Ce projet de loi se divise en trois parties :

> La première partie établit la Commission de l'assurance-automobile de l'Ontario et définit ses pouvoirs et ses fonctions.
>
> La deuxième partie prévoit l'établissement par règlement d'un système de classification uniforme et obligatoire pour les risques d'assurance-automobile, ainsi que le processus de tarification que devront utiliser les compagnies d'assurance.
>
> La troisième partie prévoit les modalités d'application de la loi, un règlement et des modifications connexes aux autres lois.

Le tableau de la page suivante esquisse le processus par lequel la Commission de l'assurance-automobile de l'Ontario établira les taux en vertu du système de classification uniforme prévu par le règlement.

En résumé, la loi précise qu'à la suite d'une audience publique, la Commission utilisera le système de classification uniforme comme base pour l'établissement de barèmes de référence. Les compagnies qui souhaitent utiliser les taux prévus au barème peuvent le faire en déposant leurs propres taux, sans qu'il soit nécessaire de tenir une audience. Les compagnies qui désirent utiliser des taux en dehors du barème établi doivent demander l'approbation de la Commission, qui tiendra une audience publique.

THE AUTOMOBILE INSURANCE CLASSIFICATION SYSTEM AND THE RATE DETERMINATION PROCESS

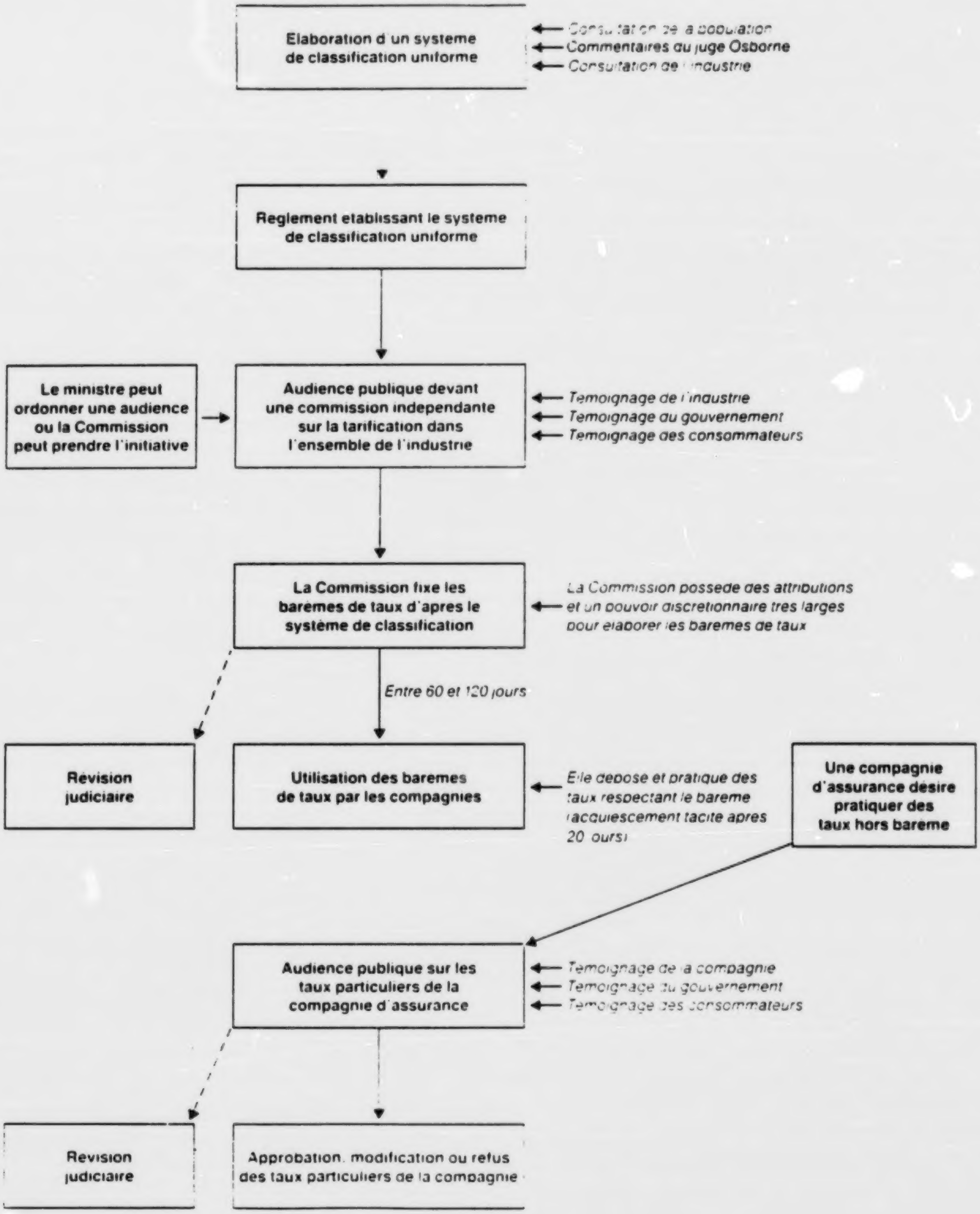
The classification system for automobile insurance is provided for by the Ontario Automobile Insurance Board Act, 1987 (Bill 2). That Bill is divided into three parts:

> Part I, which establishes the Ontario Automobile Insurance Board and provides for its powers and duties;
>
> Part II, which provides for the setting by regulation of a mandatory uniform classification system for automobile insurance risks and provides for the process of determining rates to be charged by insurance companies;
>
> Part III, which provides for the enforcement of the Act, regulations and incidental amendments to other statutes.

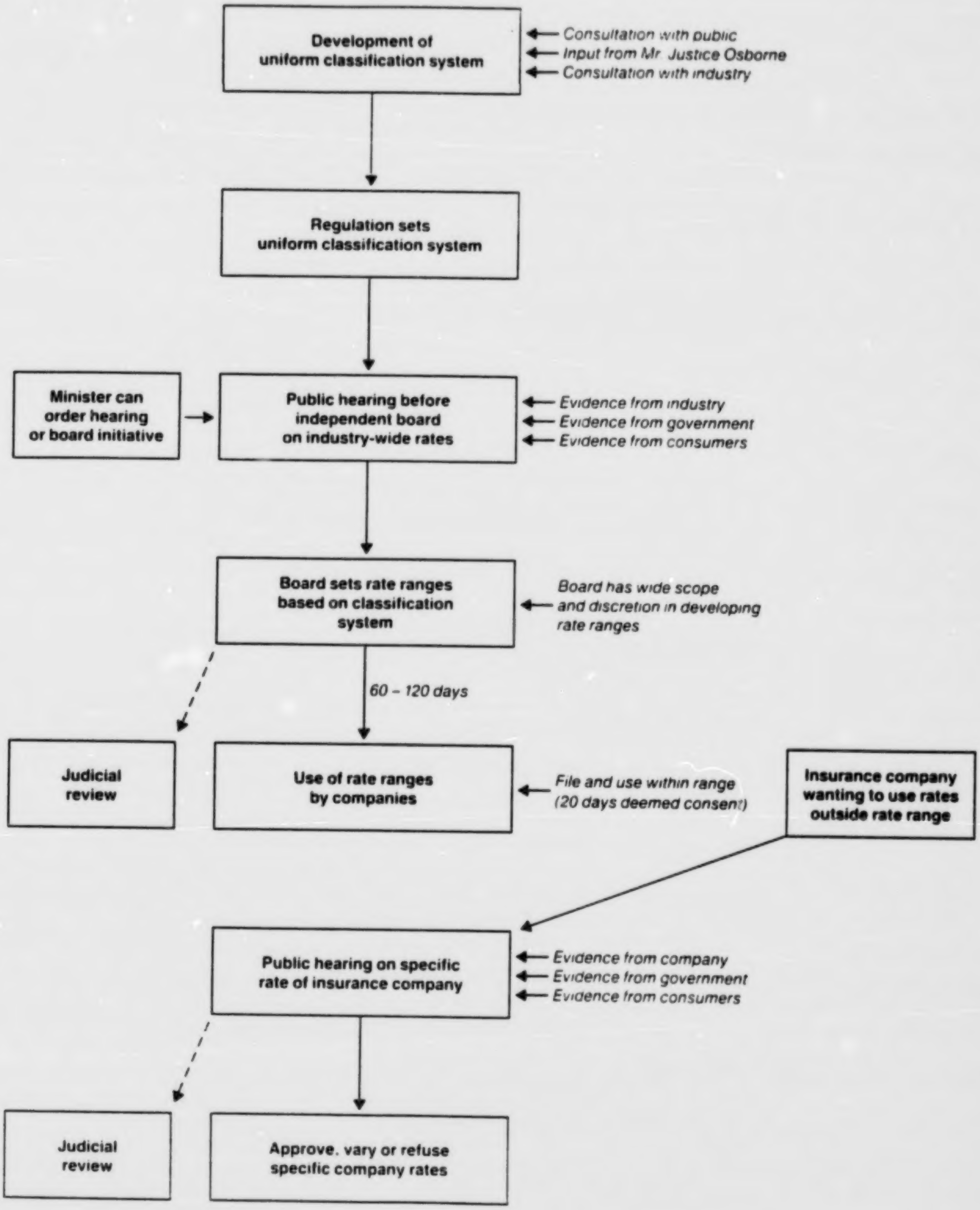
The flow chart on the following page outlines the process by which rates under a uniform classification system prescribed by regulation will be determined by the Ontario Automobile Insurance Board.

In brief, the Act provides that following a public hearing, the Board will set ranges of rates, using the uniform classification system as the basis for this benchmark setting exercise. Companies wishing to use rates within the range may do so by filing their specific rates, with no hearing requirement. Companies wishing to use rates outside the rate range must apply for Board approval and a public hearing will be held.

Tableau –
Commission de l'assurance-automobile de l'Ontario


Elaboration d'un systeme de classification uniforme
Consultation de la population
Commentaires du juge Osborne
Consultation de l'industrie
Reglement etablissant le systeme de classification uniforme
Le ministre peut ordonner une audience ou la Commission peut prendre l'initiative
Audience publique devant une commission independante sur la tarification dans l'ensemble de l'industrie
Temoignage de l'industrie
Temoignage du gouvernement
Temoignage des consommateurs
La Commission fixe les barèmes de taux d'apres le système de classification
La Commission possede des attributions et un pouvoir discretionnaire tres larges pour elaborer les baremes de taux
Entre 60 et 120 jours
Revision judiciaire
Utilisation des baremes de taux par les compagnies
Elle depose et pratique des taux respectant le bareme (acquiescement tacite apres 20 jours)
Une compagnie d'assurance desire pratiquer des taux hors bareme
Audience publique sur les taux particuliers de la compagnie d'assurance
Temoignage de la compagnie
Temoignage du gouvernement
Temoignage des consommateurs
Revision judiciaire
Approbation, modification ou refus des taux particuliers de la compagnie

Flow Chart –
Ontario Automobile Insurance Board


Development of uniform classification system
Consultation with public
Input from Mr. Justice Osborne
Consultation with industry
Regulation sets uniform classification system
Minister can order hearing or board initiative
Public hearing before independent board on industry-wide rates
Evidence from industry
Evidence from government
Evidence from consumers
Board sets rate ranges based on classification system
Board has wide scope and discretion in developing rate ranges
60 – 120 days
Judicial review
Use of rate ranges by companies
File and use within range (20 days deemed consent)
Insurance company wanting to use rates outside rate range
Public hearing on specific rate of insurance company
Evidence from company
Evidence from government
Evidence from consumers
Judicial review
Approve, vary or refuse specific company rates

SURVOL DU SYSTÈME DE CLASSIFICATION PROPOSÉ POUR L'ASSURANCE-AUTOMOBILE

Catégories des risques d'assurance-automobile

Le système de classification proposé se divise en trois catégories générales de risques d'assurance-automobile, avec quelques sous-catégories :

I. **Véhicules de particuliers**
  a) Voitures de tourisme
  b) Motocyclettes
  c) Véhicules de particuliers divers
    (i) Remorques et campeuses
    (ii) Véhicules tout terrain
    (iii) Véhicules anciens ou de collection
    (iv) Motoneiges

II. **Véhicules commerciaux**
  a) Véhicules commerciaux, à l'exception des véhicules de transport interurbain
  b) Véhicules de transport interurbain

III. **Véhicules de transport en commun**
  a) Taxis et limousines
  b) Autobus, ambulances et fourgons funéraires
  c) Autocars

On a retenu ces catégories parce que, dans une large mesure, elles respectent les grandes distinctions qui existent entre les genres de risques d'assurance. Lors de l'élaboration du règlement proposé sur la classification, le ministère a engagé un cabinet indépendant d'actuaires conseils pour identifier les méthodes de classification courantes. Cette étude a permis d'évaluer le degré de bouleversement qui résultera de la mise en application d'un nouveau système de classification uniforme.

Il ressort de cette étude que les compagnies d'assurance utilisent des systèmes de classification très différents dans la catégorie des véhicules de particuliers. La catégorie des véhicules commerciaux, par contre, donne lieu à un haut degré d'uniformité dans les méthodes de classification, dont bon nombre ont été assimilées dans le système proposé ici. Enfin, dans certains secteurs, on a découvert des variations dans les méthodes adoptées par l'industrie pour certains véhicules de transport en commun à titre onéreux ou en groupes importants, tandis que dans d'autres les compagnies d'assurance faisaient preuve d'une grande uniformité pour ce qui en concerne d'autres.

OVERVIEW OF THE PROPOSED CLASSIFICATION SYSTEM FOR AUTOMOBILE INSURANCE

Categories of Automobile Insurance Risk

The proposed classification system is divided into three general categories of automobile insurance risk, with some subcategories:

I. Personal Vehicles

a) Private Passenger Vehicles
b) Motorcycles
c) Miscellaneous Personal Vehicles
    i) Trailers and Camper Units
    ii) Off Road Vehicles
    iii) Antique or Historic Vehicles
    iv) Snow Vehicles

II. Commercial Vehicles

a) Commercial Vehicles, excluding Interurban Vehicles
b) Interurban Vehicles

III. Public Vehicles

a) Taxis and Limousines
b) Buses, Ambulances and Funeral Vehicles
c) Long Distance Buses

These categories were chosen because they follow, to a large degree, existing wide distinctions made among types of potential insurance risks. In preparing the proposed classification regulation, the Ministry retained an independent consulting actuarial firm in order to determine current classification practices in use. This study has been useful in assessing the degree of dislocation that will occur as a result of the implementation of a new uniform classification system.

In the personal automobile area, it was found that there was a wide divergence among insurance companies in the classification systems used. In the commercial area, on the other hand, there was a large degree of uniformity in classification practices, much of which has been brought forward into the current proposal. In the public automobile area, where people are carried for hire or in large numbers, there were variations in industry practice in certain areas, while other areas were characterized by a large degree of uniformity among insurance companies.

Éléments du risque individuels

Dans le cadre de ses catégories générales et de ses sous-catégories d'assurance, le système de classification proposé fait appel à un certain nombre d'éléments du risque individuels. En général, ces éléments du risque se répartissent en trois groupes principaux :

- utilisation du véhicule;
- caractéristiques du véhicule; et
- caractéristiques relatives au conducteur.

En ce qui concerne l'utilisation du véhicule, par exemple, ces éléments portent, entre autres, sur la distance parcourue, la zone de circulation et la nature de l'utilisation du véhicule.

En ce qui concerne les caractéristiques du véhicule, par exemple, ces éléments sont, entre autres, la cylindrée du moteur, le modèle ou le type de véhicule, son âge, son prix ou sa valeur.

En ce qui concerne les caractéristiques relatives au conducteur, par exemple, on pense, entre autres, au nombre d'années d'expérience au volant, aux contraventions reçues par le conducteur et aux accidents dont il est responsable, ainsi que le fait que le conducteur ne consomme ni alcool ni drogue.

À partir de la page 27, on trouvera un tableau qui présente en détail les groupes de risques.

Portée du système de classification

Le système de classification s'applique à "l'assurance-automobile" qui est défini dans la Loi de 1987 sur la Commission de l'assurance-automobile de l'Ontario (projet de loi 2). En résumé, cette définition couvre tous les véhicules pour lesquels le Code de la route exige un permis. La majorité des véhicules tombe dans ce groupe. Le système couvre aussi les motoneiges en vertu de la Loi sur les motoneiges.

Le système de classification proposé couvre la police standard des propriétaires (SPF 1)*, c'est-à-dire le contrat que les propriétaires souscrivent normalement pour leur véhicule. Il s'agit de la police d'assurance-automobile standard stipulée par la Loi sur les assurances. Le système de classification vise également la police standard SPF 2, appelée la "police de conducteur". Le système ne s'applique pas à certaines polices telles que la police des garagistes (SPF 4), celle des non-propriétaires (SPF 6) et la police d'assurance de la responsabilité civile éventuelle (SPF 8). Ces risques

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*SPF signifie "standard policy form"

Individual Risk Factors

Within the general categories and subcategories of insurance used in the proposed classification system there are a number of individual risk factors which are employed in the design of the overall classification system. The risk factors used can generally be characterized as falling into three main groups:

- vehicle use;
- vehicle characteristics; and
- driver characteristics.

Under vehicle use, for example, there are factors relating to distance driven, territory where the vehicle is used, and type of activity the vehicle is used for.

Under vehicle characteristics, for example, there are factors relating to engine size, style or type of vehicle, age of the vehicle and price or value of the vehicle.

Under driver characteristics, for example, there are factors relating to years of driving experience, conviction and at-fault accident experience and whether the driver is an abstainer.

The risk groups are outlined in considerable detail in the chart which follows, starting on page 26.

Scope of the Classification System

The Classification System covers "automobile insurance" which is defined in the Automobile Insurance Board Act, 1987 (Bill 2). In simple terms, this definition covers all vehicles which require a permit under the Highway Traffic Act. The vast majority of vehicles are within this group. The system also covers snow vehicles under the Motorized Snow Vehicles Act.

The proposed classification system covers the "SPF #1"* owner's policy, the common contract purchased by owners for their vehicles. This policy is the standard automobile policy stipulated under the Insurance Act. The classification system would also address the "SPF #2" policy, which is called the "driver's policy". The system does not cover certain policies such as garage (SPF #4), non-owned (SPF #6) and contingent (SPF #8). These risks are less common and are often assessed on a case-by-case

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*SPF stands for "standard policy form"

sont moins communs et sont souvent évalués selon le cas d'espèce. On ne peut donc les inclure dans le système de classification qui vise à classer en catégories un grand nombre de polices.

Le système de classification proposé ne comprend pas les montants de garantie des assurances de responsabilité civile dépassant un million de dollars. On suggère qu'à l'exception des taux de la Facility Association ces montants élevés de garantie ne dépendent généralement pas de la Commission de l'assurance-automobile de l'Ontario. La Facility Association doit faire approuver tous ses taux. Plus de 98 % de toutes les polices pour voitures de tourisme comportent des montants de garantie ne dépassant pas un million de dollars. En outre, la tarification pour ces montants élevés de garantie relève souvent de la réassurance facultative, qui est essentiellement une police individuelle pour un risque particulier et pour lequel on établit une prime particulière. Par conséquent, les polices d'assurance de plus d'un million de dollars ne peuvent être assujetties aux barèmes de taux envisagés pour le système de classification. Il existe une exception à l'exclusion générale de ces garanties élevées. Le règlement pris en application de la Loi sur les véhicules de transport en commun prescrit un certain minimum d'assurance pour ces véhicules. Le minimum requis dépend du nombre de places assises et peut dépasser un million de dollars. Auquel cas, si la législation ontarienne prescrit une garantie supérieure à un million de dollars, le système de classification et la Commission de l'assurance-automobile tiendront compte de ces montants plus élevés.

On a également exclu du système de classification proposé la tarification des parcs, qui n'est donc pas régie par la Commission de l'assurance-automobile de l'Ontario. Par parc, on entend un groupe d'au moins cinq véhicules automobiles appartenant au même propriétaire ou placés sous une gestion commune. Toutefois, on peut exclure de cette définition les cinq premiers véhicules de particuliers. Plusieurs raisons président à l'exclusion de la tarification des parcs :

- habituellement, la tarification des parcs se fait en fonction des résultats statistiques du parc et d'éléments comme les programmes particuliers de sécurité mis en place par les parcs; l'élimination de cette pratique porterait préjudice aux assurés qui peuvent bénéficier de leurs bons antécédents ou de leur programme exclusif de sécurité;

- souvent, les parcs doivent avoir des montants élevés de garantie et souscrire une réassurance facultative; et

- bon nombre de propriétaires de parcs sont de grandes sociétés pouvant négocier avec les courtiers et les compagnies d'assurance à armes égales.

experience basis. This makes them inappropriate for inclusion in a classification system designed to categorize a large number of policies.

The part of a policy which exceeds $1 million in third party liability coverage is not included in the proposed classification system and it is proposed that these large coverages generally not be subject to the Ontario Automobile Insurance Board, except for Facility Association rates. All Facility Association rates must be approved. Over 98% of private passenger motor vehicle policies have limits of $1 million or less. Further, pricing of such high limits is frequently dependent on facultative reinsurance which is in essence an individual policy for a particular risk and is individually priced. Policies in excess of $1 million are therefore not appropriate for the rate range setting approach contemplated for the classification system. There is one exception to the general exclusion of high limits. The Public Vehicles Act requires by regulation certain minimum insurance coverages for public vehicles. Depending on the seating capacity of the vehicle that minimum required may exceed $1 million. In such a case, where a limit exceeding $1 million is required by Ontario law, the classification system and Automobile Insurance Board will cover these higher limits.

Fleet rating is also excluded from the proposed classification system and is not subject to the Ontario Automobile Insurance Board. A fleet is defined as a group of five or more powered vehicles under common ownership or management, but the first five private use vehicles may be excluded for the purposes of the definition. There are several reasons for excluding fleet rating:

- fleets are usually rated by the experience of the fleet and factors such as special safety programs carried out by the fleets; to eliminate this would hurt insureds that could benefit from their personal good record or unique safety programs;

- fleets often require higher limits of coverage and facultative reinsurance; and

- many fleet owners are large corporations well able to negotiate with brokers and insurance companies on an equal footing.

It should be noted, in proposing a fleet exclusion, insurance companies may choose to either fleet rate or individually rate vehicles which qualify as a fleet. If a vehicle leaves a fleet, its experience may remain with the fleet for rating purposes.

En ce qui concerne l'exclusion des parcs, il est bon de noter que les compagnies d'assurance peuvent établir des taux, soit pour parc, soit pour chaque véhicule qui en fait partie. Lorsqu'un véhicule ne fait plus partie du parc, ses antécédents demeurent associés au parc aux fins de classification.

Du point de vue de la collision, des risques multiples, de l'assurance tous risques et des risques spécifiés, il est difficile de classer le risque lié à des véhicules très chers, parce que ces derniers sont très peu nombreux. En conséquence, le système de classification proposé ne s'applique pas à la partie de la police visant les dommages à une voiture de tourisme dont le prix d'achat à neuf est supérieur à 75 000 $. Dans les catégories des véhicules commerciaux et de transport en commun, le seuil proposé est de 250 000 $.

Dispositions standard

Afin d'avoir un système de classification plus logique et facile à comprendre, on a normalisé certains aspects du système de classification. Cette normalisation porte sur les franchises, les montants de garantie et les zones de circulation utilisés pour la classification des risques.

Dans le cas de certaines garanties, on peut souscrire une police qui comporte certaines restrictions quant aux risques couverts. Le système proposé permet de souscrire les montants de base suivants :

200 000 $ (minimum légal pour l'assurance de la responsabilité civile)

300 000 $

500 000 $

1 000 000 $

Ces montants correspondent aux montants de garantie les plus souvent demandés par les assurés. Pour les véhicules de transport en commun, les montants offerts sont ceux qui sont fixés en vertu de la Loi sur les véhicules de transport en commun.

Dans le cas de certaines garanties, les titulaires de police peuvent également souscrire une police comportant une franchise, qui demeure à la charge du titulaire de police. Dans le cadre du système proposé, les franchises standard sont :

For collision, comprehensive, specified and all perils coverages of insurance, it is difficult to classify the risk associated with very expensive vehicles, because there are very few of them. As a result, the proposed classification system will not cover the vehicle damage portion of policies for private automobiles having a price when newly purchased of more than $75,000. In the commercial and public vehicle areas, the threshold proposed is $250,000.

Standardized Provisions

In the interests of having a more consistent and understandable classification system, certain elements of the classification system are standardized. The standardized areas relate to policy deductibles, policy limits and the territories used for classifying risk.

In some coverages policyholders have the option of purchasing a policy which has certain limits for exposures. For the purpose of this proposed system, the standard limits that can be purchased are:

$200,000 (the statutory minimum for third party liability insurance)

$300,000

$500,000

$1 million

These limits reflect the current most common limits purchased by insureds. For public vehicles, the amounts available are those set under the Public Vehicles Act.

For some coverages, policyholders also have the option of purchasing a policy which has a deductible which must be paid by the policyholder and not by the insurance company. For the purpose of this proposed system, the standard deductibles that can be purchased are:

$25
$50
$100
$250
$500
$1000
5% of the value of vehicle (list price new), rounded to the nearest $250

These are the deductibles generally offered at present.

25 $
50 $
100 $
250 $
500 $
1 000 $
5 % de la valeur du véhicule (prix courant à neuf), arrondi à la tranche de 250 $ la plus proche

Ce sont les franchises généralement offertes aujourd'hui.

Pour tous les aspects du système de classification proposé, on a établi 28 zones de circulation standard pour les cas où le territoire de résidence ou d'utilisation est un élément déterminant :

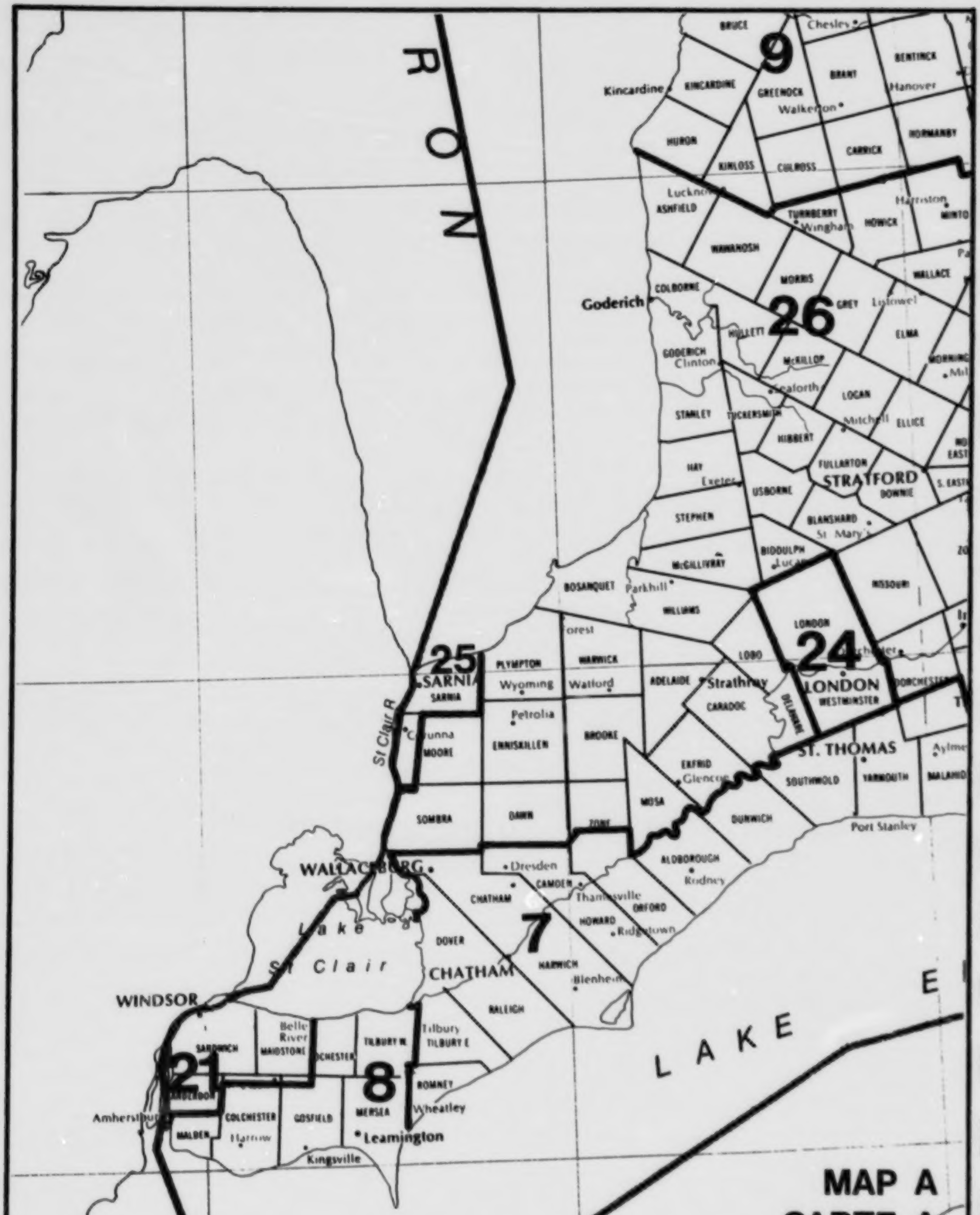
Communauté urbaine de Toronto
Région de Markham, de Richmond Hill et de Vaughan - Peel
Région de Halton
Région de Hamilton-Wentworth
Région de Niagara Falls
Région de Windsor
Région d'Oshawa, d'Aurora, de Newmarket et d'Orangeville
Région de Brantford, de Guelph, de Kitchener-Waterloo-Cambridge
Région de St. Catharines-Lincoln
Région d'Ottawa
Région de London
Région de Sarnia
Région du lac Érié
Région d'Essex
Région de Stratford, de Woodstock et du lac Huron
Région de Grey-Bruce
Région du lac Simcoe
Région de Parry Sound, de Muskoka et de Haliburton
Région de Peterborough, de Lindsay, de Port Hope, de Cobourg, de Trenton, de Belleville et de Kingston
Région du lac Ontario et des lacs Kawartha
Région des comtés du Sud-Est
Région de Lanark et de l'Outaouais supérieur
Région de Cornwall
Région de la ville de Sudbury
Région du Nord-Est de l'Ontario, de Sault Ste. Marie et de l'île de Manitoulin
Région de North Bay
Région de Thunder Bay
Région du Nord-Ouest de l'Ontario

Les cartes suivantes indiquent les zones de circulation définies aux fins de la classification.

For all elements of the proposed classification system, where territory of residence or use is a factor, 28 standard territories are proposed for use:

Metropolitan Toronto
Markham, Richmond Hill, Vaughan - Peel Area
Halton Area
Hamilton-Wentworth Area
Niagara Falls Area
Windsor Area
Oshawa, Aurora, Newmarket, Orangeville Area
Brantford, Guelph, Kitchener-Waterloo-Cambridge Area
St. Catharines-Lincoln Area
Ottawa Area
London Area
Sarnia Area
Lake Erie Area
Essex Area
Stratford, Woodstock, Lake Huron Area
Grey-Bruce Area
Lake Simcoe Area
Parry Sound, Muskoka, Haliburton Area
Peterborough, Lindsay, Port Hope, Cobourg, Trenton Belleville, Kingston Area
Lake Ontario-Kawartha Lakes Area
Southeastern Counties Area
Lanark-Upper Ottawa Area
Cornwall Area
Sudbury City Area
Northeastern Ontario, Sault Ste. Marie, Manitoulin Island Area
North Bay Area
Thunder Bay Area
Northwestern Ontario

The maps which follow identify the territories relevant for classification purposes.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KINCARDINE
GREENOCK
Hanover
Walkerton
HURON
NORMANBY
CARRICK
KINLOSS
CULROSS
Lucknow
ASHFIELD
TURNBERRY
Wingham
HOWICK
Harriston
MINTO
WAWANOSH
WALLACE
MORRIS
Goderich
COLBORNE
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GREY
Listowel
HULLETT
ELMA
GODERICH
Clinton
McKILLOP
Seaforth
LOGAN
STANLEY
TUCKERSMITH
HIBBERT
Mitchell
ELLICE
HAY
Exeter
USBORNE
FULLARTON
STRATFORD
DOWNIE
STEPHEN
BLANSHARD
St Mary's
BIDDULPH
Lucan
McGILLIVRAY
BOSANQUET
Parkhill
WILLIAMS
NISSOURI
Forest
LONDON
24
25
PLYMPTON
WARWICK
SARNIA
SARNIA
Wyoming
Watford
ADELAIDE
Strathroy
LOBO
LONDON
WESTMINSTER
DORCHESTER
CARADOC
DELAWARE
Petrolia
St Clair R
Corunna
MOORE
ENNISKILLEN
BROOKE
EKFRID
Glencoe
ST. THOMAS
Aylmer
SOUTHWOLD
YARMOUTH
MALAHIDE
SOMBRA
DAWN
ZONE
MOSA
DUNWICH
Port Stanley
WALLACEBURG
Dresden
ALDBOROUGH
Rodney
CHATHAM
CAMDEN
Thamesville
ORFORD
HOWARD
Ridgetown
7
Lake St Clair
DOVER
CHATHAM
HARWICH
Blenheim
WINDSOR
RALEIGH
Belle River
SANDWICH
MAIDSTONE
ROCHESTER
TILBURY W.
Tilbury
TILBURY E
21
ANDERDON
8
ROMNEY
Wheatley
Amherstburg
COLCHESTER
GOSFIELD
MERSEA
Leamington
MALDEN
Harrow
Kingsville
LAKE E
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83°
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82°
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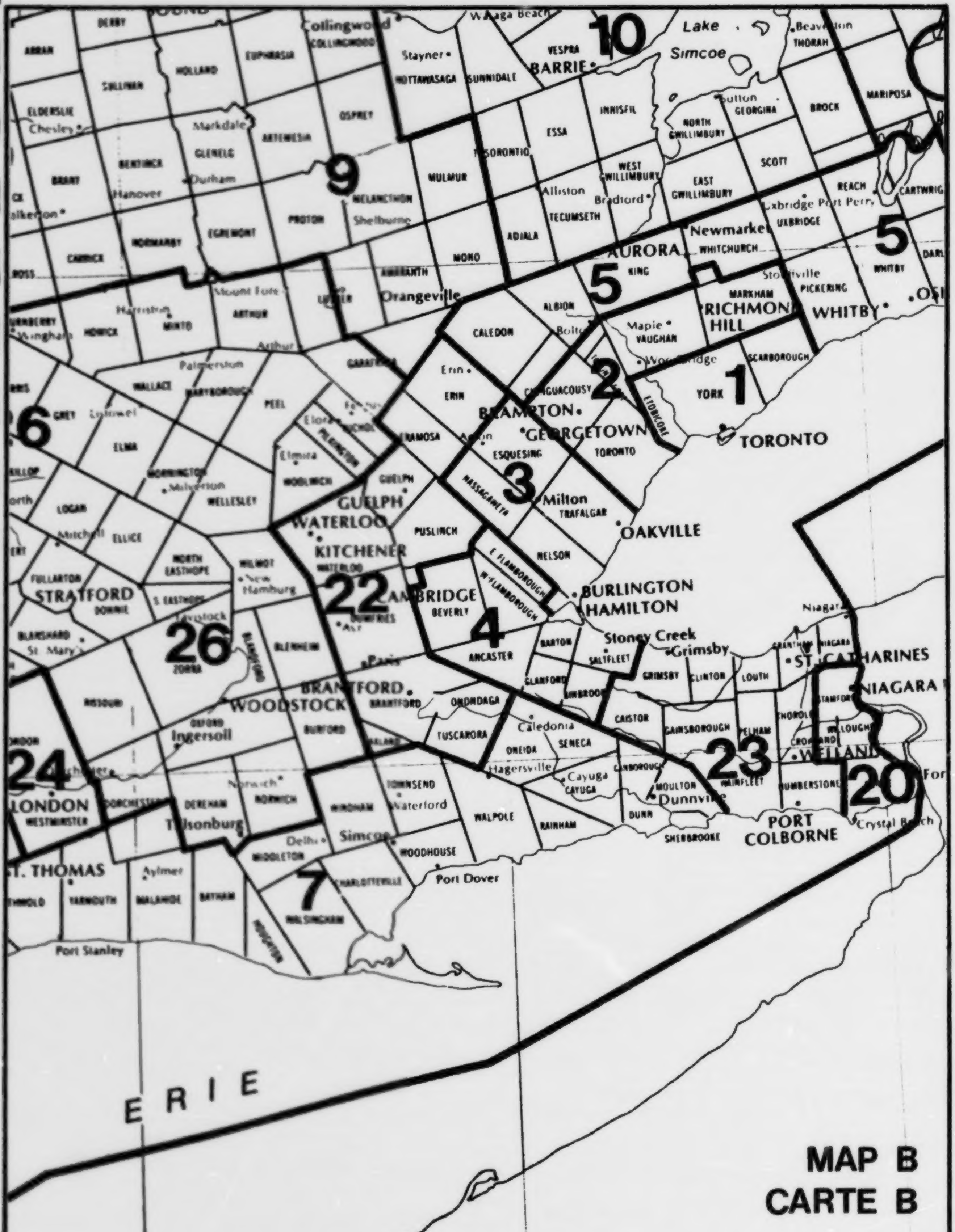
81

MAP A
CARTE A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Sutton
Chesley
Markdale
Durham
Hanover
Shelburne
Alliston
Bradford
Uxbridge
Port Perry
Newmarket
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RICHMOND HILL
WHITBY
Orangeville
Mount Forest
Harriston
Wingham
Arthur
Palmerston
Listowel
Milverton
Mitchell
Elora
Fergus
Elmira
Erin
BRAMPTON
GEORGETOWN
Acton
Bolton
Maple
Woodbridge
TORONTO
Milton
OAKVILLE
GUELPH
WATERLOO
KITCHENER
CAMBRIDGE
New Hamburg
STRATFORD
St. Mary's
Tavistock
Ayr
Paris
BURLINGTON
HAMILTON
Stoney Creek
Grimsby
ST. CATHARINES
NIAGARA
WELLAND
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PORT COLBORNE
Dunnville
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Hagersville
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Tillsonburg
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INNISFIL
TOSORONTIO
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ADJALA
TECUMSETH
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NORTH GWILLIMBURY
GEORGINA
EAST GWILLIMBURY
BROCK
THORAH
MARIPOSA
SCOTT
REACH
CARTWRIGHT
UXBRIDGE
WHITCHURCH
KING
MARKHAM
PICKERING
WHITBY
MONO
AMARANTH
HOWICK
MINTO
ARTHUR
CALEDON
ALBION
VAUGHAN
SCARBOROUGH
YORK
ETOBICOKE
CHINGUACOUSY
TORONTO
GARAFRAXA
WALLACE
MAYBOROUGH
PEEL
NICHOL
PILKINGTON
GREY
ELMA
ERAMOSA
ERIN
ESQUESING
NASSAGAWEYA
TRAFALGAR
WOOLWICH
GUELPH
MORNINGTON
WELLESLEY
LOGAN
ELLICE
NORTH EASTHOPE
WILMOT
PUSLINCH
NELSON
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W. FLAMBOROUGH
FULLARTON
DOWNIE
S. EASTHOPE
WATERLOO
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BEVERLY
BLANSHARD
ZORRA
BLANDFORD
BLENHEIM
ANCASTER
BARTON
SALTFLEET
GRANTHAM
NIAGARA
GLANFORD
BINBROOK
GRIMSBY
CLINTON
LOUTH
STAMFORD
THOROLD
WILLOUGHBY
CROWLAND
NISSOURI
OXFORD
BRANTFORD
ONONDAGA
BURFORD
TUSCARORA
ONEIDA
SENECA
CAISTOR
GAINSBOROUGH
PELHAM
CANBOROUGH
MOULTON
WAINFLEET
HUMBERSTONE
DORCHESTER
DEREHAM
NORWICH
TOWNSEND
WINDHAM
WALPOLE
RAINHAM
DUNN
SHERBROOKE
WESTMINSTER
MIDDLETON
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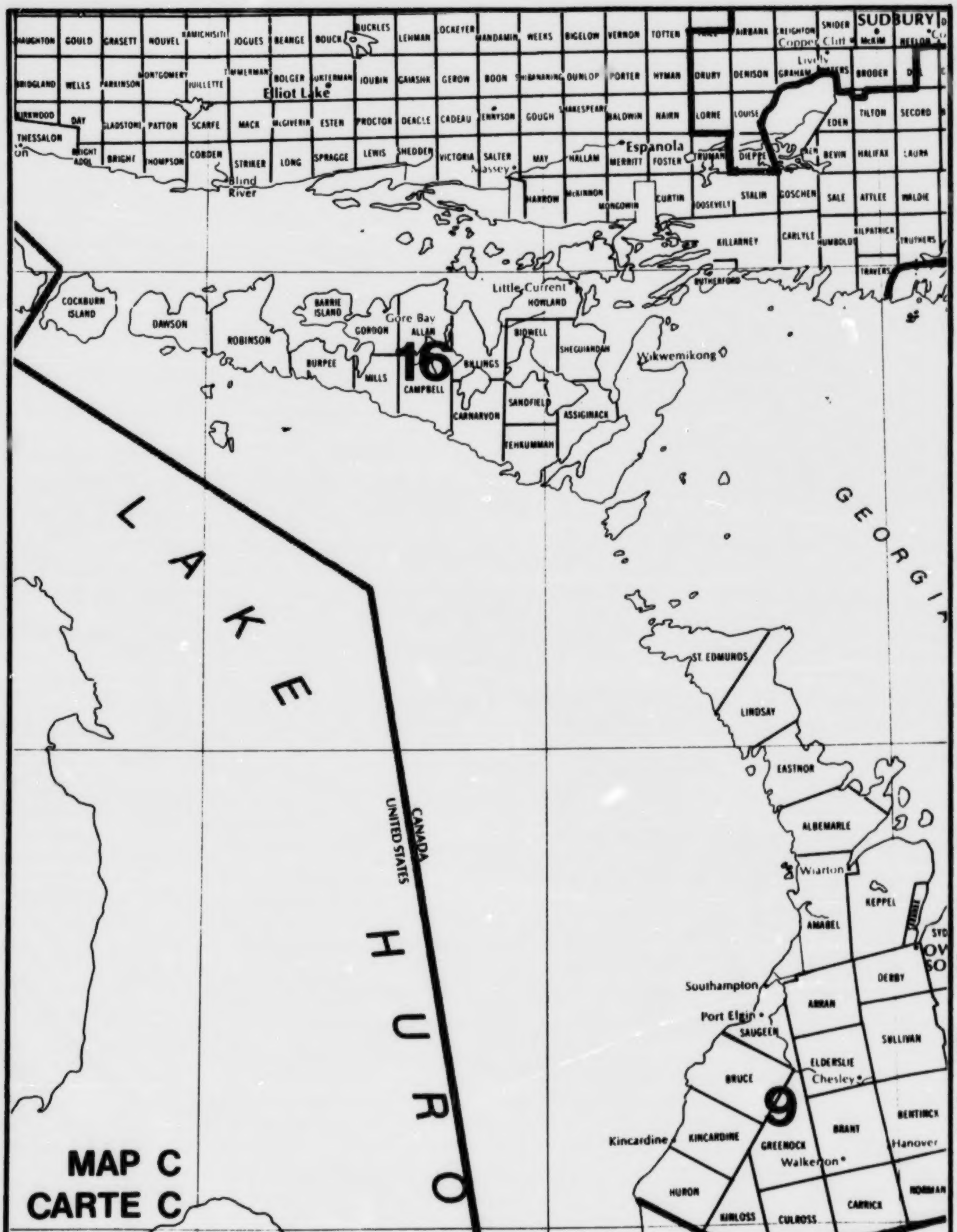
HOUGHTON
YARMOUTH
MALAHIDE
BAYHAM
SOUTHWOLD

MAP B

CARTE B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LOCKEYER
LEHMAN
BUCKLES
BOUCK
BEANGE
JOGUES
KAMICHISITIT
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GOULD
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BRIDGLAND
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PARKINSON
MONTGOMERY
HUILLETTE
TIMMERMANS
BOLGER
LAUTERMAN
Elliot Lake
JOUBIN
GAMSHK
GEROW
BOON
SHIBANANING
DUNLOP
PORTER
HYMAN
DRURY
DENISON
GRAHAM
BROBER
KIRKWOOD
DAY
GLADSTONE
PATTON
SCARFE
MACK
McGIVERIN
ESTEN
PROCTOR
DEAGLE
CADEAU
TENNYSON
GOUGH
SHAKESPEARE
BALDWIN
NAIRN
LORNE
LOUISE
EDEN
TILTON
SECORD
THESSALON
BRIGHT ADDL
BRIGHT
THOMPSON
COBDEN
STRIKER
LONG
SPRAGGE
LEWIS
SHEDDEN
VICTORIA
SALTER
MAY
HALLAM
Espanola
MERRITT
FOSTER
TRUMAN
DIEPPE
BEVIN
HALIFAX
LAURA
Massey
Blind River
HARROW
McKINNON
MONGOWIN
CURTIN
ROOSEVELT
STALIN
GOSCHEN
SALE
ATTLEE
WALDIE
KILLARNEY
CARLYLE
HUMBOLDT
KILPATRICK
STRUTHERS
TRAVERS
RUTHERFORD
Little Current
COCKBURN ISLAND
DAWSON
ROBINSON
BARRIE ISLAND
GORDON
Gore Bay
ALLAN
HOWLAND
BIDWELL
SHEGUIANDAH
Wikwemikong
BURPEE
MILLS
16
CAMPBELL
BILLINGS
CARNARVON
SANDFIELD
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TEHKUMMAH
GEORGIA
LAKE HURON
CANADA
UNITED STATES
ST. EDMUNDS
LINDSAY
EASTNOR
ALBEMARLE
Wiarton
KEPPEL
AMABEL
DERBY
Southampton
ARRAN
Port Elgin
SAUGEEN
SULLIVAN
ELDERSLIE
Chesley
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Hanover
Walkerton
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CARRICK
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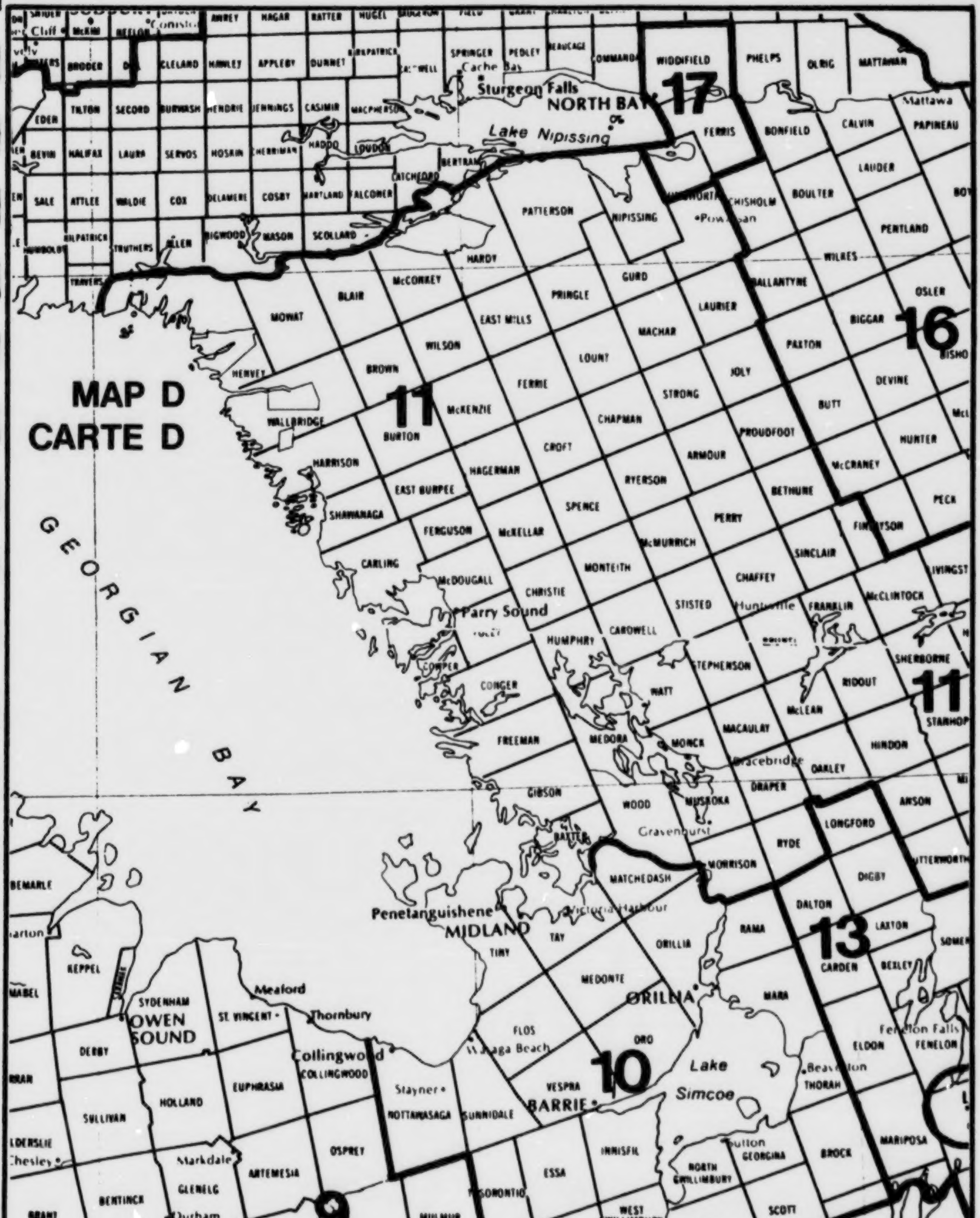
ASHFIELD
TURNBERRY
HOWICK
Harriston

MAP C
CARTE C

MAP D
CARTE D



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DUNNET
KIRKPATRICK
CALDWELL
SPRINGER
Cache Bay
PEDLEY
BEAUCAGE
COMMANDA
WIDDIFIELD
PHELPS
OLRIG
MATTAWAN
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MACPHERSON
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PAPINEAU
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BEVIN
HALIFAX
LAURA
SERVOS
HOSKIN
CHERRIMAN
HADDO
LOUDON
BERTRAM
LAUDER
SALE
ATTLEE
WALDIE
COX
DELAMERE
COSBY
MARTLAND
FALCONER
CATCHEORD
PATTERSON
NIPISSING
CHISHOLM
Powassan
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KILPATRICK
STRUTHERS
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SCOLLARD
HARDY
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WILKES
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McCONKEY
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MOWAT
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LOUNT
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RYERSON
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PECK
SHAWANAGA
SPENCE
PERRY
FINLAYSON
GEORGIAN BAY
FERGUSON
McKELLAR
McMURRICH
SINCLAIR
CARLING
MONTEITH
CHAFFEY
LIVINGSTONE
McDOUGALL
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OAKLEY
GIBSON
DRAPER
ANSON
WOOD
MUSKOKA
LONGFORD
BAXTER
Gravenhurst
RYDE
MORRISON
MATCHEDASH
DIGBY
BEMARLE
DALTON
Penetanguishene
Victoria Harbour
MIDLAND
TAY
RAMA
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LAXTON
Barton
TINY
ORILLIA
CARDEN
BEXLEY
SOMERVILLE
KEPPEL
MEDONTE
MABEL
SARAWAK
Meaford
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SYDENHAM
OWEN SOUND
ST. VINCENT
Thornbury
FLOS
Fenelon Falls
DERBY
Wasaga Beach
ORO
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Collingwood
COLLINGWOOD
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Beaverton
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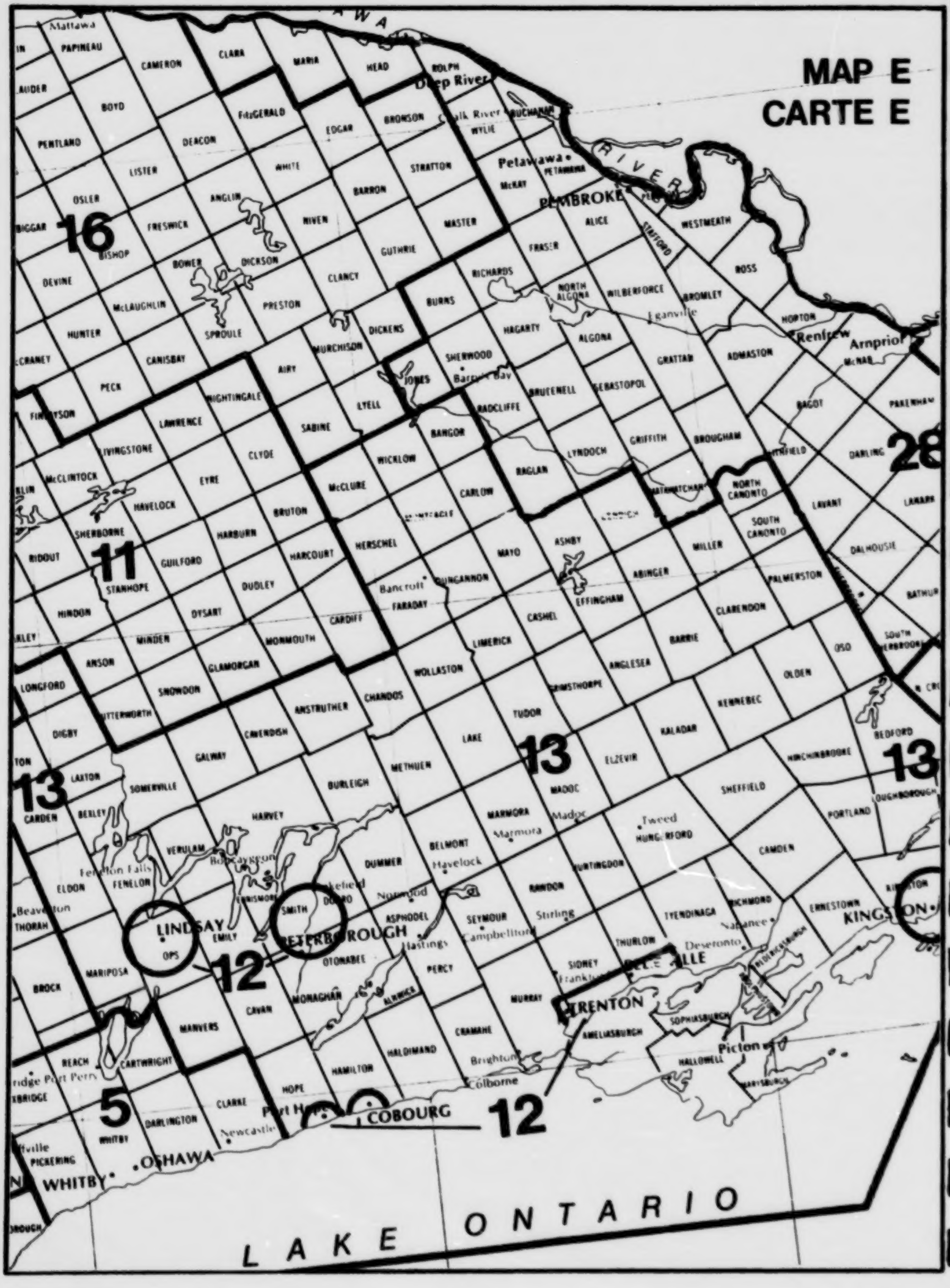
DARLINGTON



MAP E
CARTE E

Mattawa
PAPINEAU
CAMERON
CLARA
MARIA
HEAD
ROLPH
Deep River
LAUDER
BOYD
FitzGERALD
EDGAR
BRONSON
Chalk River
BUCHANAN
WYLIE
PENTLAND
DEACON
LISTER
WHITE
STRATTON
Petawawa
PETAWAWA
McKAY
RIVER
OSLER
ANGLIN
BARRON
PEMBROKE
BIGGAR
16
FRESWICK
NIVEN
MASTER
ALICE
WESTMEATH
STAFFORD
BISHOP
BOWER
DICKSON
GUTHRIE
FRASER
ROSS
DEVINE
CLANCY
RICHARDS
NORTH ALGONA
WILBERFORCE
BROMLEY
McLAUGHLIN
PRESTON
BURNS
Eganville
HORTON
HUNTER
SPROULE
DICKENS
HAGARTY
ALGONA
Renfrew
Arnprior
McCRANEY
CANISBAY
AIRY
MURCHISON
SHERWOOD
Barry's Bay
GRATTAN
ADMASTON
McNAB
PECK
JONES
BRUDENELL
SEBASTOPOL
FINLAYSON
NIGHTINGALE
LYELL
RADCLIFFE
BAGOT
PAKENHAM
LAWRENCE
SABINE
BANGOR
GRIFFITH
BROUGHAM
LIVINGSTONE
CLYDE
WICKLOW
LYNDOCH
BLITHFIELD
DARLING
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McCLINTOCK
EYRE
McCLURE
CARLOW
RAGLAN
MATAWATCHAN
NORTH CANONTO
HAVELOCK
BRUTON
MONTEAGLE
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SOUTH CANONTO
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MILLER
DALHOUSIE
RIDOUT
11
GUILFORD
HARCOURT
Bancroft
DUNGANNON
ABINGER
PALMERSTON
STANHOPE
DUDLEY
FARADAY
EFFINGHAM
BATHURST
HINDON
DYSART
CARDIFF
CASHEL
CLARENDON
MINDEN
MONMOUTH
LIMERICK
BARRIE
OSO
SOUTH SHERBROOKE
ANSON
GLAMORGAN
WOLLASTON
ANGLESEA
OLDEN
LONGFORD
SNOWDON
CHANDOS
GRIMSTHORPE
KENNEBEC
BUTTERWORTH
ANSTRUTHER
TUDOR
DIGBY
CAVENDISH
LAKE
KALADAR
BEDFORD
GALWAY
13
ELZEVIR
HINCHINBROOKE
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LAXTON
METHUEN
13
SOMERVILLE
BURLEIGH
MADOC
SHEFFIELD
LOUGHBOROUGH
CARDEN
BEXLEY
HARVEY
MARMORA
Madoc
Tweed
PORTLAND
Marmora
HUNGERFORD
VERULAM
BELMONT
Bobcaygeon
DUMMER
CAMDEN
Fenelon Falls
Havelock
HUNTINGDON
FENELON
ELDON
Lakefield
Norwood
RAWDON
ENNISMORE
DOURO
KINGSTON
SMITH
Beaverton
RICHMOND
ERNESTOWN
THORAH
ASPHODEL
SEYMOUR
Stirling
TYENDINAGA
Napanee
LINDSAY
EMILY
PETERBOROUGH
Campbellford
KINGSTON
Hastings
OPS
THURLOW
Deseronto
OTONABEE
BELLEVILLE
12
PERCY
SIDNEY
Frankford
FREDERICKSBURGH
MARIPOSA
BROCK
MONAGHAN
ALNWICK
MURRAY
TRENTON
SOPHIASBURGH
CAVAN
MANVERS
CRAMAHE
AMELIASBURGH
Picton
HALDIMAND
REACH
CARTWRIGHT
Brighton
HALLOWELL
Uxbridge Port Perry
HAMILTON
UXBRIDGE
HOPE
Colborne
MARYSBURGH
CLARKE
Port Hope
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COBOURG
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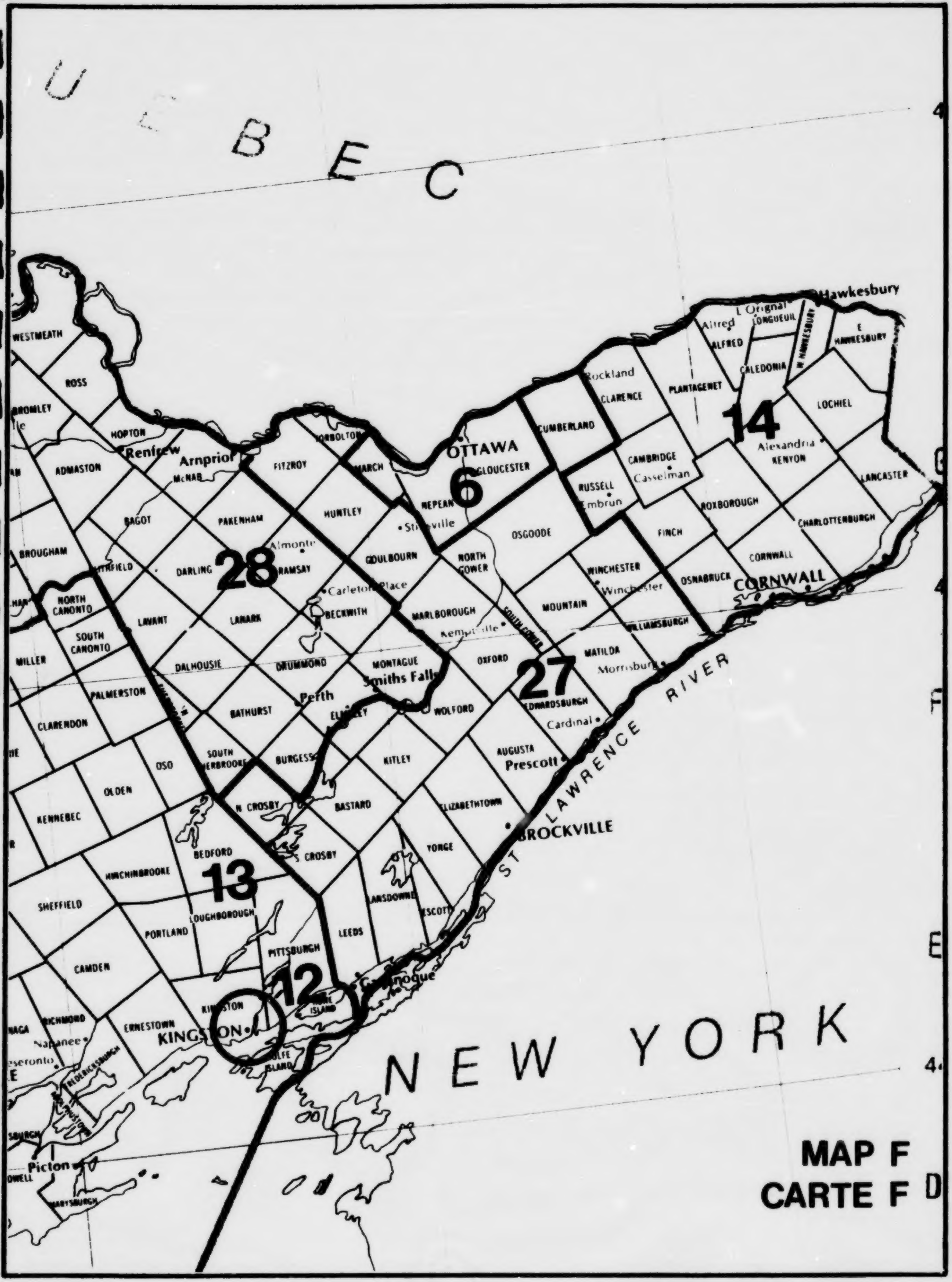
DARLINGTON
WHITBY
Newcastle
Stouffville
PICKERING
OSHAWA
WHITBY
SCARBOROUGH
LAKE ONTARIO



QUEBEC
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MILLER
LAVANT
PALMERSTON
CLARENDON
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Picton
MARYSBURGH
WOLFE ISLAND
FITZROY
TORBOLTON
MARCH
PAKENHAM
HUNTLEY
Almonte
DARLING
RAMSAY
Carleton Place
LANARK
BECKWITH
GOULBOURN
Stittsville
DALHOUSIE
DRUMMOND
MONTAGUE
Smiths Falls
BATHURST
Perth
ELMSLEY
SOUTH SHERBROOKE
BURGESS
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KITLEY
WOLFORD
LEEDS
LANSDOWNE
YONGE
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Gananoque
BROCKVILLE
AUGUSTA
Prescott
EDWARDSBURGH
Cardinal
OXFORD
MARLBOROUGH
Kemptville
SOUTH GOWER
NORTH GOWER
OTTAWA
GLOUCESTER
NEPEAN
OSGOODE
CUMBERLAND
Rockland
CLARENCE
RUSSELL
Embrun
CAMBRIDGE
Casselman
PLANTAGENET
WINCHESTER
Winchester
MOUNTAIN
MATILDA
Morrisburg
WILLIAMSBURGH
FINCH
OSNABRUCK
CORNWALL
ROXBOROUGH
CHARLOTTENBURGH
LANCASTER
KENYON
Alexandria
LOCHIEL
CALEDONIA
Alfred
ALFRED
L'Orignal
LONGUEUIL
W HAWKESBURY
E HAWKESBURY
Hawkesbury
ST LAWRENCE RIVER
NEW YORK
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27
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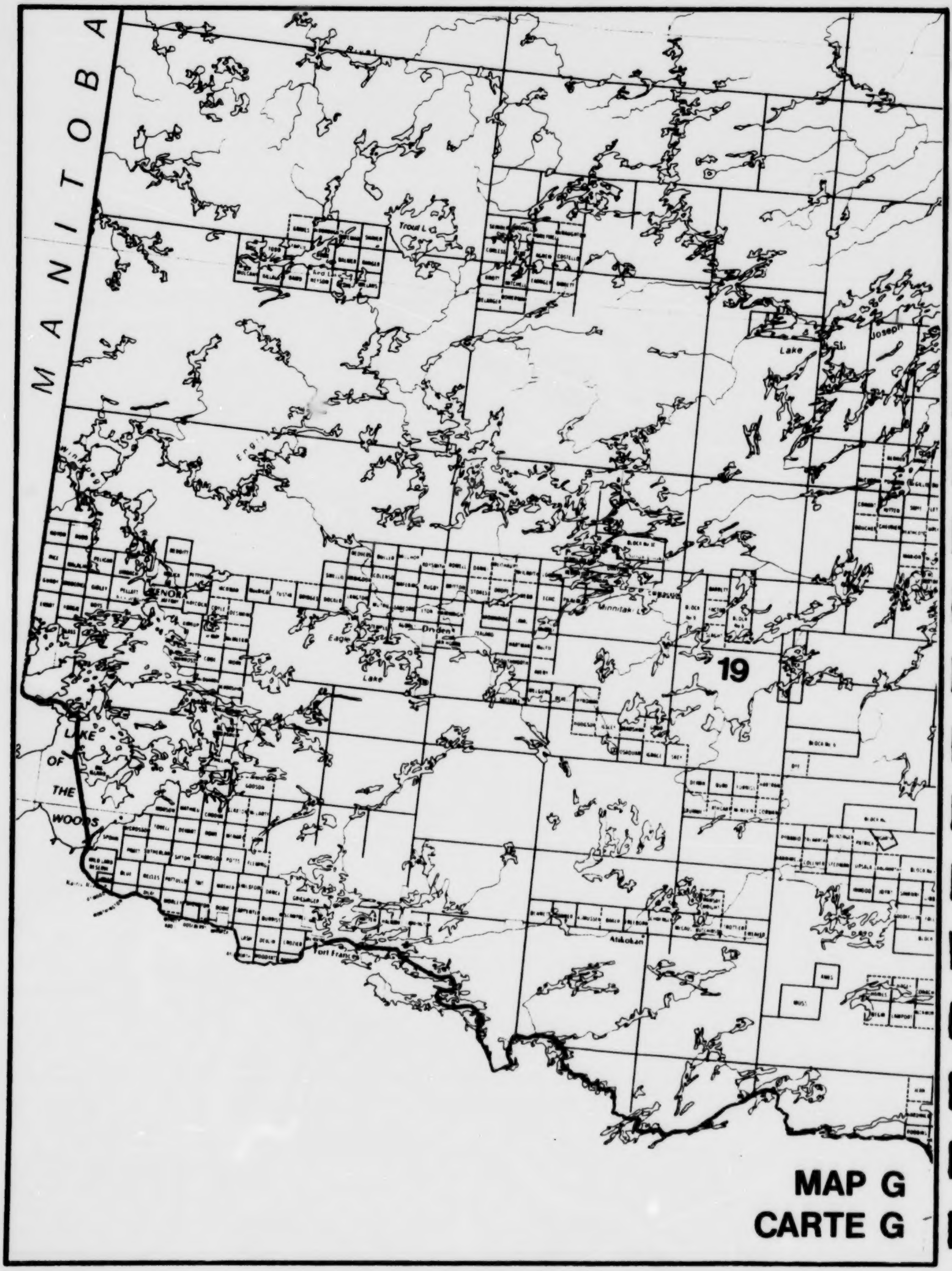
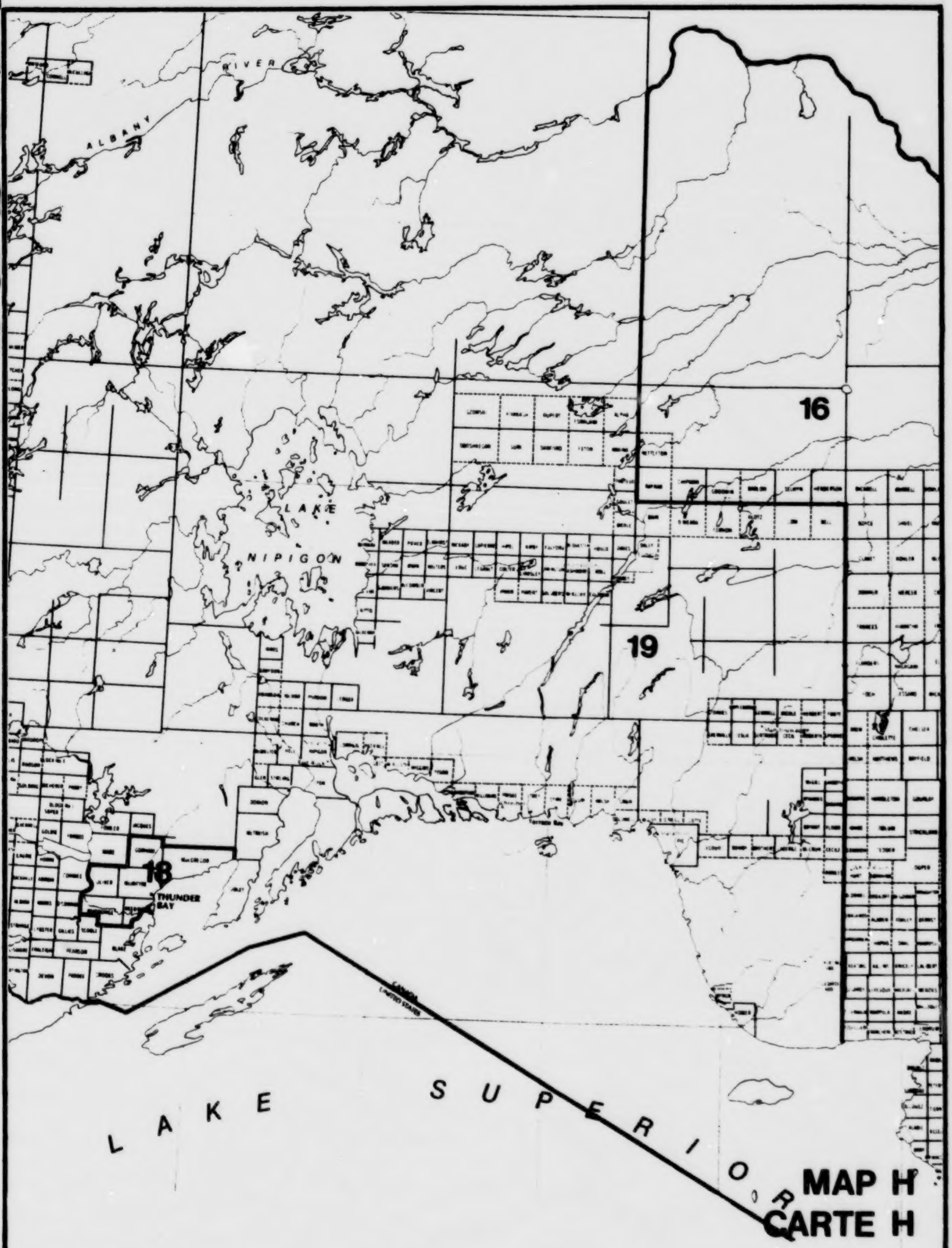
MAP F
CARTE F


MANITOBA
Trout L.
Red Lake
Lake St. Joseph
English
Winnipeg
Seul
KENORA
Eagle Lake
Dryden
Minnitaki L.
19
LAKE OF THE WOODS
Fort Frances
Atikokan

MAP G
CARTE G


ALBANY
RIVER
LAKE
NIPIGON
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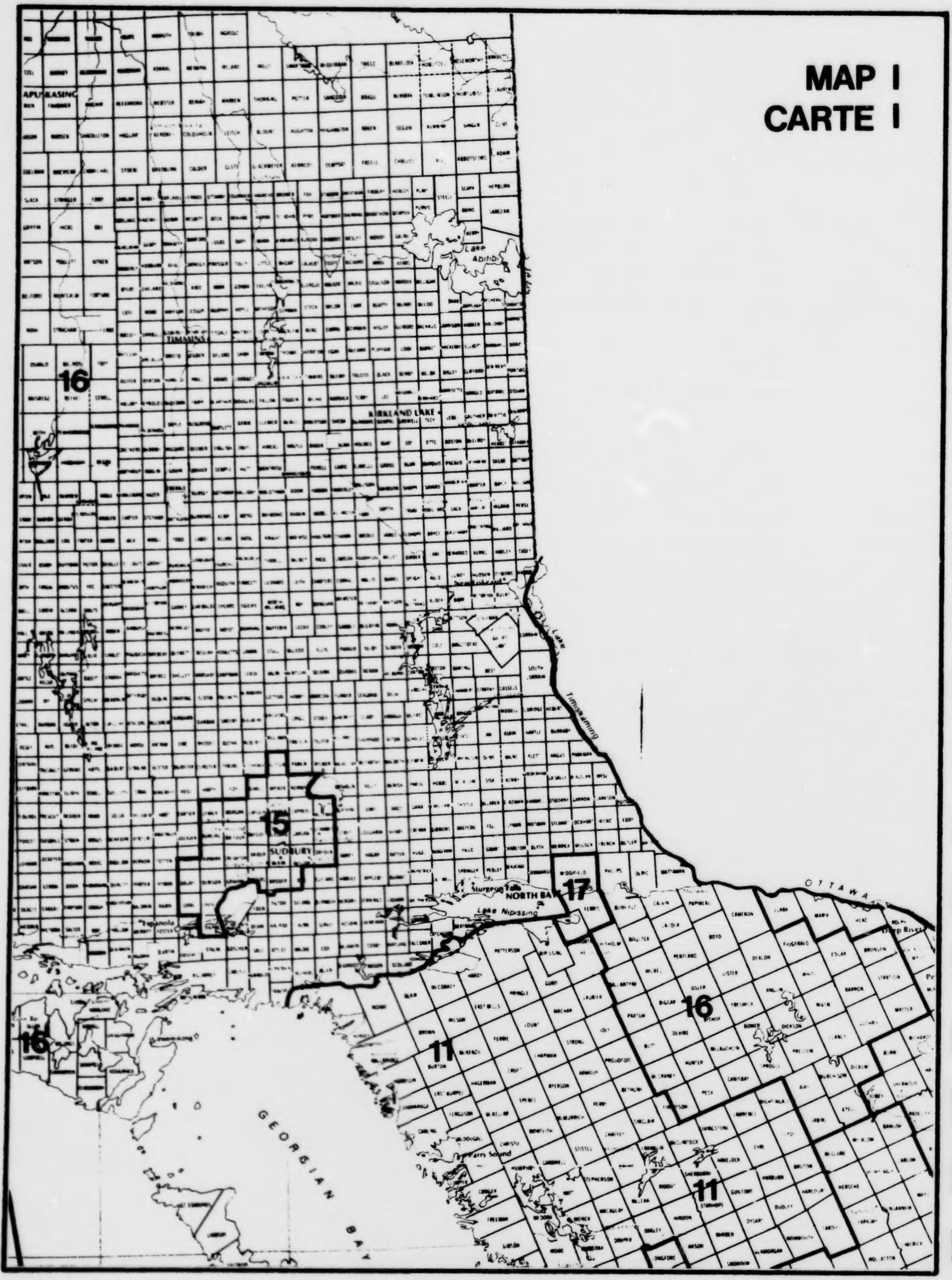
19
18
THUNDER BAY
CANADA
UNITED STATES
LAKE SUPERIOR

MAP H
CARTE H

MAP I
CARTE I



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Lake Abitibi
TIMMINS
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KIRKLAND LAKE
Lake Timiskaming
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SUDBURY
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Sturgeon Falls
NORTH BAY
Lake Nipissing
OTTAWA
Deep River
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Parry Sound
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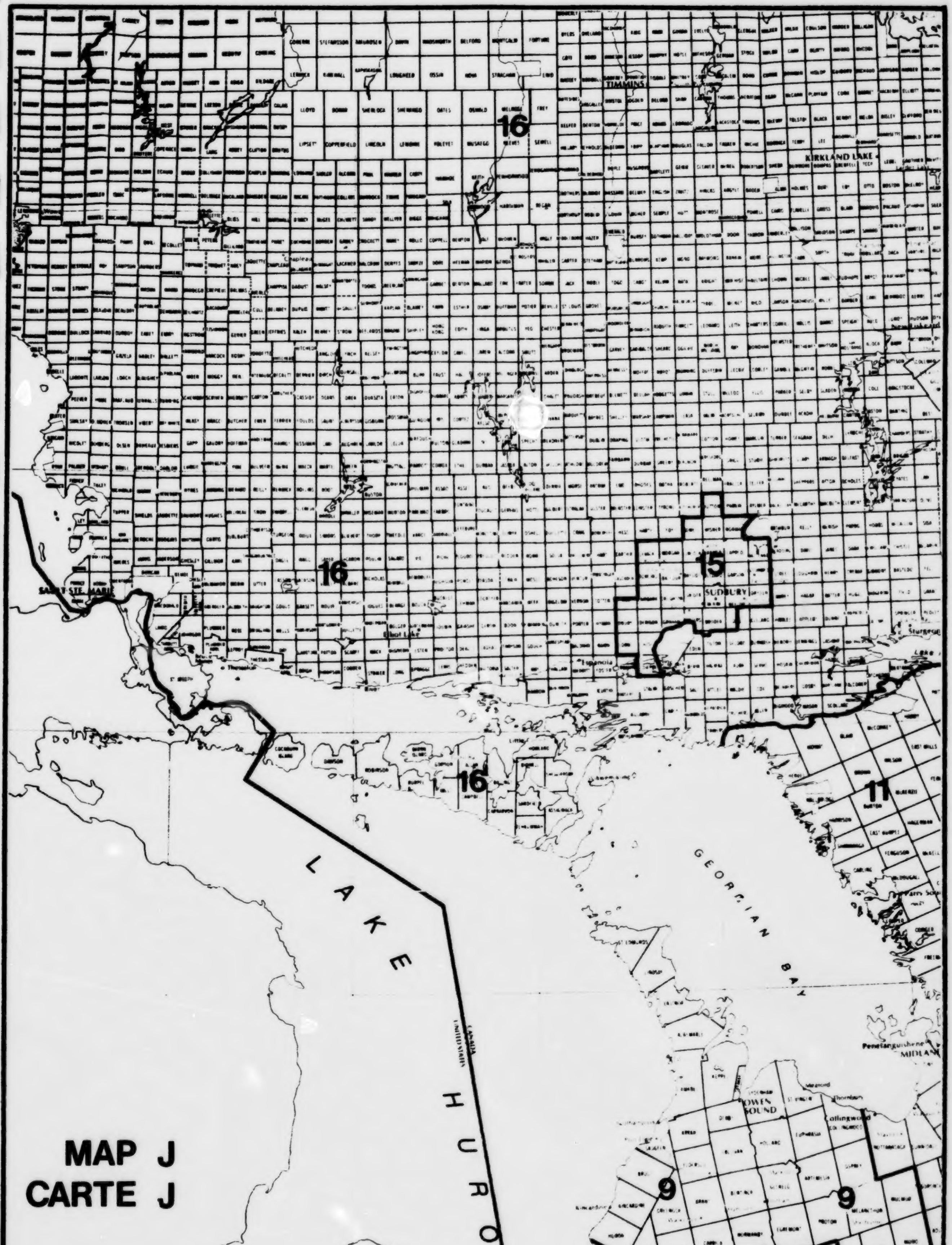
GEORGIAN BAY


16
TIMMINS
KIRKLAND LAKE
Chapleau
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SAULT STE. MARIE
Elliot Lake
Thessalon
15
SUDBURY
Espanola
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11
Parry Sound
LAKE HURON
GEORGIAN BAY
CANADA
UNITED STATES
Penetanguishene
MIDLAND
OWEN SOUND
Collingwood
Kincardine
9
9
Orangeville

MAP J
CARTE J

Garanties

Le système de classification résume les catégories de base des risques d'assurance et définit les éléments pertinents à l'évaluation du risque présenté par un assuré particulier dans certaines circonstances. Les éléments du risque s'appliquent à certains types de garantie et peuvent varier d'une garantie à l'autre, à savoir :

la responsabilité civile
l'assurance individuelle
la collision
les risques multiples
les risques spécifiés
l'assurance tous risques
l'avenant de protection familiale (SEF 44)

Dans le tableau qui suit à la page 27, on a étudié chaque catégorie de risques d'assurance (p. ex., véhicules commerciaux) en fonction de ces sept garanties (p. ex., collision). En outre, chaque élément du risque est identifié selon la catégorie et la garantie applicable.

Groupement des éléments du risque

Comme nous l'avons mentionné plus haut, en dehors des dispositions standard, les éléments du risque utilisés dans le règlement proposé portent sur l'utilisation du véhicule, les caractéristiques du véhicule et celles relatives au conducteur. Les éléments proposés comprennent des éléments largement utilisés aujourd'hui et de nouvelles méthodes. Parmi les nouvelles méthodes de tarification, il est proposé de tenir compte du nombre d'années d'expérience du conducteur et de généraliser le recours à la distance parcourue annuellement dans l'établissement de la prime demandée pour une voiture de tourisme. La nouvelle tarification prévoirait une catégorie de propriétaires-exploitants pour les taxis, ainsi qu'un système modifié pour tenir compte des accidents et des contraventions. L'assurance individuelle, qui a toujours eu une tarification uniforme, est tarifée de façon analogue à l'assurance de responsabilité civile, parce que les résultats statistiques montrent que le risque varie de même que l'assurance de responsabilité civile et ces garanties peuvent être souscrites ensemble.

Coverages

The classification system outlines the basic categories of insurance risks and defines the risk factors which are relevant to the determination of the hazard presented by a particular insured under certain circumstances. The risk factors are applied to certain types of insurance coverage and may vary from coverage to coverage. These coverages are:

Third Party Liability
Accident Benefits
Collision
Comprehensive
Specified Perils
All Perils
Family Protection Endorsement (SEF 44)

In the chart that follows on page 26 each general type of insurance risk category (e.g. commercial automobile) is addressed within the context of these seven insurance coverages (e.g. collision). Further, each risk element is identified within the context of its category and related insurance coverage.

Groupings of Risk Factors

As mentioned earlier, other than the standard provisions, the risk factors used in the proposed regulation relate to vehicle use, vehicle characteristics and driver characteristics. The risk factors proposed combine elements currently in widespread use and new approaches. One of the most notable new approaches is to rate insureds on the basis of years of driving experience and to expand the use of annual distance driven as a rating factor for private passenger vehicles. An owner-operator category for taxis is introduced as well as a modified system of accident and conviction recognition for rating purposes. Accident benefits coverage, which has historically been flat-rated, is rated in a manner similar to third party liability coverage because statistical evidence shows that risk varies as with third party liability coverage and these coverages must be purchased together.

In the chart which follows on page 26, the risk factors are allocated to columns entitled: use, years licensed, claims experience or "other". These are highlighted using as the reference point their application to Private Passenger Vehicles, the first category of insurance risk addressed in the chart:

Dans le tableau de la page 27, les éléments de risque sont donnés dans les colonnes intitulées : utilisation, permis - nombre d'années, résultats statistiques ou "autres". Ils sont mis en exergue en partant du point de repère consistant en leur application aux voitures de tourisme, la première catégorie de risque traitée dans le tableau :

i) Utilisation

Les risques inclus dans cette colonne comprennent le genre d'activité pour laquelle le véhicule est utilisé : tourisme, ferme, courte distance au travail, longue distance au travail ou activité professionnelle, de même que les distances annuelles parcourues dans le cadre de ces activités. L'utilisation de quatre fourchettes de distance reflète une utilisation développée de la distance parcourue comme facteur de tarification des voitures de tourisme.

ii) Permis - nombre d'années

Les années de conduite constituent le principal élément de cette colonne. Six fourchettes sont établies pour les conducteurs principaux et quatre pour les conducteurs occasionnels, avec une fourchette dans chacun de ces groupes réservée aux conducteurs ayant moins de trois ans d'expérience mais qui sont passés par une école de conduite.

iii) Résultats statistiques

Cette colonne traite de l'introduction d'un système modifié prenant en considération les preuves d'accident et de condamnation aux fins de la tarification. Le règlement précise la méthode suivie. En quelques mots, les condamnations et les accidents "avec faute"* survenus au cours d'une période de 3 ans sont définis en tant qu'"incidents". Les nouveaux conducteurs entrent dans le système sous l'assomption qu'ils n'ont pas d'incident

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* L'annexe au règlement explique ce qu'est un accident "avec faute". En substance, le conducteur doit être en défaut dans une certaine mesure lors d'un accident comportant plus de 500 $ de dommages. Le règlement spécifie les situations où le conducteur est censé être en défaut ou non. Les exemples d'accidents où le conducteur n'est pas en défaut comprennent notamment les cas où une voiture stationnée légalement est frappée par un conducteur coupable de délit de fuite ou ceux où une demande de règlement (police risques multiples) est faite à la suite, par exemple, du bris de pare-brise causé par l'impact d'un gravier. Il faut remarquer que la détermination de la faute n'est reliée qu'au système d'imputation des incidents mais ne détermine pas le règlement des sinistres ni les accords de règlement.

(i) Use

Risk Factors included under this column include the type of activity the vehicle is used for: pleasure; farm; short commute; long commute and/or business and also sets out the annual distance driven in the use of the vehicle. The use of four distance bands reflects an expanded use of distance driven as a rating factor for private passenger vehicles.

(ii) Years Licensed

The years of driving experience is the major element of this column. Six bands are provided for principal drivers and four for secondary drivers, with one band in each of the two groups allocated to drivers with less than three years experience but who have had driver training.

(iii) Claims Experience

This column references the introduction of a modified system of accident and conviction recognition for rating purposes. The approach taken is detailed in the Regulation. In brief, at fault* accidents and convictions over a 3 year period are termed "events". New drivers come into the system on the assumption that they have no "events" (convictions or accidents). If for three years, a driver has no at fault accidents or convictions, he or she becomes a "three year event free" driver. Five years with a clean record results in achieving the best driving class for the "five year event free" driver.

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* What is an "at fault" accident is detailed in a Schedule to the Regulation. Essentially, the driver must be at fault to some degree in an accident involving more than $500 damage. Situations in which he or she is deemed to be at fault or not to be at fault are identified in the Regulation. Examples of no fault accidents include situations where a car was legally parked and struck by a hit and run driver or situations in which a comprehensive damage claim was made, such as for a windshield struck by flying gravel. It is important to note that determinations of fault relate only to the events charging system and do not determine payment of claims or the making of settlements.

(condamnation ou accident). Si pendant 3 ans, un conducteur (il est entendu que ce terme masculin couvre aussi le féminin) n'a ni condamnation ni accident avec faute il est considéré comme un conducteur "sans incident pendant trois ans". Les conducteurs "sans incident pendant cinq ans", la meilleure catégorie de conducteur, doivent conserver un dossier vierge pendant cinq ans.

Un ou plusieurs incidents entraînent le changement de classification du conducteur en question qui, de la catégorie "sans incident", passe dans celles des conducteurs qui ont eu des accidents ou ont fait l'objet de condamnations. Les condamnations ou les accidents n'ont pas tous le même effet dans la détermination de l'"incident". Par exemple, une condamnation en vertu du Code criminel pour conduite avec des facultés affaiblies compterait pour deux incidents alors que deux condamnations en vertu du Code de la route pour une priorité non respectée compteraient pour un incident. Comme pour de nombreux aspects du système de classification proposé, la détermination ultime des conséquences appropriées de ces différents facteurs d'"incidents" aurait beaucoup à gagner de la consultation du public.

iv) Caractéristiques du véhicule

Les éléments de risque relatifs aux caractéristiques du véhicule s'appliquent aux collisions, risques multiples, risques spécifiés et tous risques pour les voitures de tourisme, mais ils ne sont pas utilisés pour tarifer l'assurance de responsabilité civile ni l'assurance individuelle. Le règlement contient les tables de classes de tarification selon le modèle, l'âge et le type de véhicule. Un tableau spécial basé sur la valeur du véhicule est aussi utilisé pour les véhicules non indiqués dans la table de classes de tarification.

One or more events will result in a driver being moved from the "event free" classes to the classes for drivers who have had convictions or accidents. Not all convictions or accidents contribute equally to determining an "event". For example, one Criminal Code conviction such as impaired driving would count as 2 events, whereas two Highway Traffic Act convictions such as failing to yield the right of way would count as one event. As in many aspects of the proposed classification system, the ultimate determination of the appropriate weighting of these various "event" factors will greatly benefit from public consultation.

(iv) Vehicle Characteristics

Risk factors relating to vehicle characteristics apply to Collision, Comprehensive, Specified Perils and All Perils coverages for private passenger vehicles, but are not factors used in rating Third Party Liability or Accident Benefit coverages. Rate group tables are contained in the Regulation, covering vehicle model, age and type. A fallback table based on vehicle value is also used for vehicles not listed within the rate group table.

(v) Other Factors

The column indicates that non-drinking driver reductions are available for private passenger vehicles.

v) Autres éléments

Cette colonne donne les réductions permises pour les conducteurs sobres de voitures de tourisme.

Classement des véhicules et des conducteurs dans des catégories de risques

Le système de classification doit s'appuyer sur des règles qui permettront de déterminer les éléments de risque applicables en cas de doute ou lorsqu'on est placé devant divers choix. Par exemple, si le véhicule sert de voiture de tourisme et de véhicule commercial pour l'entreprise du propriétaire, dans quelle catégorie de risques faut-il le classer? Le règlement proposé précise diverses règles applicables aux catégories et aux éléments de classification. Dans le cas d'un véhicule tous usages, par exemple, le règlement précise que l'on doit classer le véhicule dans la catégorie représentant l'utilisation principale du véhicule. Le tableau suivant présente certaines des règles de classification applicables. Le règlement lui-même les explique toutes plus en détail.

Le tableau qui trace les grandes lignes du système de classification comprend tous les éléments proposés pour l'ensemble du système. Dans l'adoption d'un tel système de classification, il faudra étudier la question de savoir s'il est préférable d'adopter le système en entier ou d'étaler la mise en application de certaines parties.

Procedures in Assigning Vehicles and Drivers to Risk Classes

The classification system requires the support of rules which give direction as to which rate factor is applicable in circumstances of doubt or situations where various choices are available. For example, if a vehicle is used both as a private passenger automobile and as a commercial vehicle in the owner's business, how should it be assigned to a risk group? The proposed regulation articulates the various rules applicable to the categories and classification factors. In the case of a mixed use vehicle, for example, the rule provides that a vehicle is assigned to a rating category for which the proportion of use is the highest. The chart which follows references some of the assignment rules which apply; they are more fully articulated in the regulation itself.

The chart which outlines the classification system is comprehensive in that it includes all the factors proposed for the total system. One of the considerations in implementing such a classification system is whether it should be introduced in its entirety or whether portions of it should be phased in over time.

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE
SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
I. Véhicules de particuliers								
a) Voitures de tourisme								
Responsabilité civile	X	4 usages : tourisme, ferme, courte distance au travail, longue distance au travail ou activité professionnelle 4 fourchettes de distance : moins de 6 500 km, entre 6 500 et 13 499 km, entre 13 500 et 24 499 km, 24 500 km et plus	Conducteur principal : moins de 3 ans d'expérience, moins de 3 ans avec école de conduite, de 3 à 6 ans, de 7 à 14 ans, de 15 à 34 ans, 35 ans et plus Conducteur occasionnel : moins de 3 ans, moins de 3 ans avec école de conduite, de 3 à 6 ans, 7 ans et plus	Régime de majoration - accidents, 3 catégories de contraventions et 2 catégories de conducteurs sans sinistre			X	Réductions permises pour conducteur sobre
Assurance individuelle	X	Idem	Idem	Idem				Idem
Collision	X	Idem	Idem	Idem	Tables de classes de tarification (modèle, âge, type du véhicule) plus le prix s'il n'y a pas de classe de tarification	X		Idem
Risques multiples	X				Idem	X		

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
I. Personal Vehicles								
a) Private Passenger Vehicles								
Third Party Liability	X	4 Uses: pleasure, farm, short commute, long commute and/or business -4 distance bands: under 6500 km, 6500-13,499 km, 13,500-24,499 km, 24,500 km +	Principal driver: <3 years experience, <3 with training, 3-6, 7-14, 15-34, 35+ Secondary driver: <3, <3 with training, 3-6 years, 7+ years	Surcharge system for "events" - accidents, 3 classes of convictions and 2 classes of claims free drivers			X	Non-drinking driver reductions permitted
Accident Benefits	X	as above	as above	as above				as above
Collision	X	as above	as above	as above	rate group tables (model, age, vehicle type) plus price if no rate group	X		as above
Comprehensive	X				as above	X		
Specified Perils	X				as above	X		

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
Risques spécifiés	X				Idem	X		
Tous risques	X	Idem	Idem	Idem	Idem	X		
Avenant de protection familiale							X	Tarification uniforme, sous réserve des plafonds de la garantie

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION
FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
All Perils	X	as above	as above	as above	as above	X		
Family Protection Endorsement							X	flat rated, subject to policy limits
b) Motorcycles								
Third Party Liability	X		<2 years licensed for motorcycle, <2 years with driver training, 2+ years	Surcharge system for "events" - accidents 3 classes of convictions, 2 classes of claims free driver	Engine size <100cc, 101-400cc, 401-800cc, 801+cc		X	
Accident Benefits	X		as above	as above	as above			
Collision	X		as above	as above	value of vehicle (assumes SEF 19* endorsement)	X		
Comprehensive					as above	X		
Specified Perils					as above	X		

*SEF 19 endorsement is one in which the insured and insurer agree in advance as to the amount to be paid to the insured in the case of total destruction of the vehicle

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
b) Motocyclettes								
Responsabilité civile	X		Permis de motocyclette : moins de 2 ans, moins de 2 ans avec école de conduite, 2 ans et plus	Régime de majoration - accidents, 3 catégories de contraventions et 2 catégories de conducteurs sans sinistre	Cylindrée : moins de 100 cc, de 101 à 400 cc, de 401 à 800 cc, 801 cc et plus		X	
Assurance individuelle	X		Idem	Idem	Idem			
Collision	X		Idem	Idem	Valeur du véhicule (avenant SEF 19* présumé)	X		
Risques multiples					Idem	X		
Risques spécifiés					Idem	X		
Tous risques	X		Idem	Idem	Idem	X		
Avenant de protection familiale							X	Tarification uniforme, sous réserve des plafonds de la garantie

* L'avenant SEF 19 constitue une entente préalable entre l'assuré et l'assureur sur l'indemnité payable en cas de destruction totale du véhicule

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
All Perils	X		as above	as above	as above	X		
Family Protection Endorsement							X	flat rated, subject to policy limits
c) Miscellaneous Personal Vehicles								
i) Trailers & Camper Units								
Third Party Liability							X	Flat rated, Subject to policy limits
Accident Benefits								flat rated
Collision					price when newly purchased	X		
Comprehensive					as above	X		
Specified Perils					as above	X		
All Perils					as above	X		
Family Protection Endorsement								N/A

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
c) Véhicules de particuliers divers								
(i) Remorques et campeuses								
Responsabilité civile							X	Tarification uniforme, sous réserve des plafonds de la garantie
Assurance individuelle								Tarification uniforme
Collision					Prix d'achat à neuf	X		
Risques multiples					Idem	X		
Risques spécifiés					Idem	X		
Tous risques					Idem	X		
Avenant de protection familiale								s/o

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION
FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
ii) Off Road Vehicles								
Third Party Liability					engine size - <70cc, 71+cc + and no. of wheels - 2, 3, 4 or more		X	
Accident Benefits								Flat rated
Collision					as above and value of vehicle (assumes SEF 19 endorsement)	X		
Comprehensive					as above	X		
pecified Perils					as above	X		
ll Perils					as above	X		
amily Protection dorsement							X	Flat rated, subject to policy limits

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
(ii) Véhicules tout terrain								
Responsabilité civile					Cylindrée : moins de 70 cc, 71 cc et plus, et n^{bre} de roues - 2, 3, 4 ou plus		X	
Assurance individuelle								Tarification uniforme
Collision					Idem et Valeur du véhicule (avenant SEF 19 présumé)	X		
Risques multiples					Idem	X		
Risques spécifiés					Idem	X		
Tous risques					Idem	X		
Avenant de protection familiale							X	Tarification uniforme, sous réserve des plafonds de la garantie

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
iii) Antique or Historic Vehicles								
Third Party Liability							X	Flat rated, subject to policy limit
Accident Benefits								Flat rated
Collision					value of vehicle (assumes SEF 19 endorsement)	X		
Comprehensive					as above	X		
Specified Perils					as above	X		as above
All Perils					as above	X		as above
Family Protection Endorsement							X	Flat rated, subject to policy limits

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
(iii) Véhicules anciens ou de collection								
Responsabilité civile							X	Tarification uniforme, sous réserve des plafonds de la garantie
Assurance individuelle								Tarification uniforme
Collision					Valeur du véhicule (avenant SEF 19 présumé)	X		
Risques multiples					Idem	X		
Risques spécifiés					Idem	X		Idem
Tous risques					Idem	X		Idem
Avenant de protection familiale							X	Tarification uniforme, sous réserve des plafonds de la garantie

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION
FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
iv) Snow Vehicles								
Third Party Liability							X	Flat rated, subject to policy limit
Accident Benefits								Flat rated
Collision					price when newly purchased	X		
Comprehensive					as above	X		
Specified Perils					as above	X		as above
All Perils					as above	X		as above
Family Protection Endorsement							X	Flat rated, subject to policy limits

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
(iv) Motoneiges								
Responsabilité civile							X	Tarification uniforme, sous réserve des plafonds de la garantie
Assurance individuelle								Tarification uniforme
Collision					Prix d'achat à neuf	X		
Risques multiples					Idem	X		
Risques spécifiés					Idem	X		Idem
Tous risques					Idem	X		Idem
Avenant de protection familiale							X	Tarification uniforme, sous réserve des plafonds de la garantie

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION
FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
II. Commercial Vehicles								
a) Commercial Vehicles, Excluding Interurban Vehicles								
Third Party Liability	X	Commercial use rate groups by weight	where driver identified, as in private passenger vehicle otherwise not a factor	where driver identified, as in private passenger vehicles, otherwise claims experience of vehicle (number of claims in last 3 years)			X	U.S. exposures Trailer exposure
Accident Benefits	X	as above	as above	as above				
Collision	as above	as above	as above	as above	price when newly purchased and age and rate groups by weight	X		
Comprehensive	as above	as above			as above	X		

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE
SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
II. Véhicules commerciaux								
a) Véhicules commerciaux, à l'exception des véhicules de transport interurbain								
Responsabilité civile	X	Classes de tarification pour affectation commerciale selon le poids	Lorsque le conducteur est nommé, comme pour les voitures de tourisme, sinon ce n'est pas un élément déterminant	Lorsque le conducteur est nommé, comme pour les voitures de tourisme, sinon on tient compte des résultats statistiques du véhicule (nombre de sinistres au cours des 3 dernières années)			X	Voyages aux É.-U. Utilisation d'une remorque
Assurance individuelle	X	Idem	Idem	Idem				
Collision	Idem	Idem	Idem	Idem	Prix d'achat à neuf, âge et classes de tarification selon le poids	X		
Risques multiples	Idem	Idem			Idem	X		
Risques spécifiés	Idem	Idem			Idem	X		

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
Specified Perils	as above	as above			as above	X		
All Perils	as above	as above	as above	as above	as above	X		
Family Protection Endorsement							X	Flat rated, subject to limits

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE
SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
Tous risques	Idem	Idem	Idem	Idem	Idem	X		
Avenant de protection familiale							X	Tarification uniforme, sous réserve des plafonds

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION
FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
b) Interurban Vehicles								
Third Party Liability	Distance bands: (from garage) 161-320 km 321-480 km 481-800 km 801-960 km 961+ km	Commercial use rate groups by weight	For identified driver only	If driver identified, as in private passenger vehicle otherwise claims against vehicle for last 3 years and rate groups by weight			X	U.S. exposure by distance bands Trailer exposure
Accident Benefits	as above	as above	as above	as above				as above
Collision	as above	as above	as above	as above	Price of vehicle when newly purchased and age and vehicle rate groups by weight	X		
Comprehensive	as above	as above	as above	as above	as above	X		as above

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
b) Véhicules de transport interurbain								
Responsabilité civile	Fourchette de distance du garage 161 - 320 km 321 - 480 km 481 - 800 km 801 - 960 km 961 km et plus	Classes de tarification pour affectation commerciale selon le poids	Seulement lorsque le conducteur est nommé	Si le conducteur est nommé, comme pour les voitures de tourisme, sinon résultats statistiques du véhicule pour les 3 dernières années et classes de tarification selon le poids			X	Voyages aux É.-U. par fourchette de distance Utilisation d'une remorque
Assurance individuelle	Idem	Idem	Idem	Idem				Idem
Collision	Idem	Idem	Idem	Idem	Prix d'achat à neuf, et classes de tarification des véhicules selon le poids	X		
Risques multiples	Idem	Idem	Idem	Idem	Idem	X		Idem
Risques spécifiés	Idem	Idem	Idem	Idem	Idem	X		Idem

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
Specified Perils	as above	as above	as above	as above	as above	X		as above
All Perils	as above	as above	as above	as above	as above	X		as above
Family Protection Endorsement							X	flat rated, subject to limits

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
Tous risques	Idem	Idem	Idem	Idem	Idem	X		Idem
Avenant de protection familiale							X	Tarification uniforme, sous réserve des plafonds

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
III. Public Vehicles								
a) Taxis and Limousines								
Third Party	X	4 categories: owner/operator taxi, airport limousines, other taxis, other limousines	For owner-operator taxi category only, same as private passenger vehicle	For owner-operator category only, same as private passenger vehicles For other categories, number of claims in last 3 years			X	
Accident Benefits	X	as above	as above	as above				
Collision	X	as above	as above	as above	rate groups as in private passenger automobile	X		
Comprehensive	X				as above	X		
Specified Perils	X				as above	X		
All Perils	X	as above	as above	as above	as above	X		
Family Protection Endorsement							X	Flat rated, subject to policy limits

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
III. Véhicules de transport en commun								
a) Taxis et limousines								
Responsabilité civile	X	4 catégories : propriétaire-exploitant d'un taxi, limousine d'aéroport, autres taxis, autres limousines	Pour la catégorie des propriétaires-exploitants de taxis seulement, comme pour les voitures de tourisme	Pour la catégorie des propriétaires-exploitants seulement, comme pour les voitures de tourisme. Pour les autres catégories, nombre de sinistres au cours des 3 dernières années			X	
Assurance individuelle	X	Idem	Idem	Idem				
Collision	X	Idem	Idem	Idem	Mêmes classes de tarification que les voitures de tourisme	X		
Risques multiples	X				Idem	X		
Risques spécifiés	X				Idem	X		

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION
FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
b) Buses, Ambulances, Funeral Vehicles								
Third Party Liability	X	6 types		claims experience of vehicle (# claims in last 3 years)			subject to Public Vehicles Act	number of seats
Accident Benefits	X	6 types		as above				as above
Collision	X	6 types		as above	price when newly purchased, age of vehicle	X		
Comprehensive	X	6 types			as above	X		
Specified Perils	X	6 types			as above	X		
All Perils	X	6 types		as above	as above	X		
Family Protection Endorsement							as above	Flat rated, subject to policy limits

Note: the 6 types of uses are:
public bus - less 160 km between terminal points
school bus
school and other activites bus
hotel or country club bus
ambulance

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
Tous risques	X	Idem	Idem	Idem	Idem	X		
Avenant de protection familiale							X	Tarification uniforme, sous réserve des plafonds de la garantie

OUTLINE OF ALL AUTOMOBILE CLASSIFICATION
FACTORS BY CATEGORY OF INSURANCE RISK AND TYPE OF INSURANCE COVERAGE

Category of Insurance Risk by Coverage	Territories	Use	Years Licensed	Claims Experience	Vehicle Characteristics	Deductible	Policy Limits	Other Factors, (Specifically Named)
c) Interurban Buses								
Third Party Liability	160 km + between terminal points,	Public Bus		Number of claims in last 3 years			subject to Public Vehicles Act	Number of seats U.S. exposure
Accident Benefits	as above	as above		as above				as above
Collision	as above	as above		as above	Price when newly purchased plus age	X		as above
Comprehensive	as above	as above		as above	as above	X		as above
Specified Perils	as above	as above		as above	as above	X		as above
All Perils	as above	as above		as above	as above	X		as above
Family Protection Endorsement							as above	

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
b) Autobus, ambulances, fourgons funéraires								
Responsabilité civile	X	6 types		Résultats statistiques du véhicule (nombre de sinistres au cours des 3 dernières années)			Régis par la *Loi sur les véhicules de transport en commun*	Nombre de places assises
Assurance individuelle	X	6 types		Idem				Idem
Collision	X	6 types		Idem	Prix d'achat à neuf, âge du véhicule	X		
Risques multiples	X	6 types			Idem	X		
Risques spécifiés	X	6 types			Idem	X		

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
Tous risques	X	6 types		Idem	Idem	X		
Avenant de protection familiale							Idem	Tarification uniforme, sous réserve des plafonds de la garantie

Note : Les 6 types d'utilisation sont : autobus (moins de 160 km entre les terminus),
autobus (écoliers),
autobus (écoliers et autres fins),
autobus (hôtel ou club privé),
ambulance,
fourgon funéraire

TABLEAU DE TOUS LES ÉLÉMENTS DE CLASSIFICATION D'ASSURANCE SELON LA CATÉGORIE DE RISQUE ET LE TYPE DE GARANTIE

Catégorie de risque selon la garantie	Zones de circulation	Utilisation	Permis - nombre d'années	Résultats statistiques	Caractéristiques du véhicule	Franchise	Montants de garantie	Autres éléments (expressément nommés)
c) Autocars								
Responsabilité civile	160 km et plus entre les terminus	Transport en commun		Nombre de sinistres au cours des 3 dernières années			Régis par la Loi sur les véhicules de transport en commun	Nombre de places assises Voyages aux É.-U.
Assurance individuelle	Idem	Idem		Idem				Idem
Collision	Idem	Idem		Idem	Prix d'achat à neuf et âge du véhicule	X		Idem
Risques multiples	Idem	Idem		Idem	Idem	X		Idem
Risques spécifiés	Idem	Idem		Idem	Idem	X		Idem
Tous risques	Idem	Idem		Idem	Idem	X		Idem
Avenant de protection familiale							Idem	

STRUCTURE DE L'AVANT-PROJET AUX FINS DE CONSULTATION

L'avant-projet présentant le système de classification commence par des articles portant sur l'interprétation et l'application. Suivent les dispositions qui précisent l'utilisation et l'application des annexes au règlement. Ensuite, le règlement traite en détail des méthodes de classement des véhicules et des assurés dans diverses catégories de risques couverts. Le règlement se termine par les annexes. L'annexe principale dresse le cadre du système de classification en traçant les grandes lignes des catégories d'assurance-automobile et des catégories de risques couverts par rapport aux garanties d'assurance. Les annexes suivantes approfondissent divers aspects du cadre élaboré.

Les articles 19 et 29 de la Loi de 1987 sur la Commission de l'assurance-automobile de l'Ontario (projet de loi 2) prévoient la mise en application du règlement proposé. Voici une traduction non officielle de ces articles :

19. Le lieutenant-gouverneur en conseil peut établir les catégories de risques couverts pouvant servir au calcul des primes pour les garanties de diverses catégories d'assurance-automobile et les méthodes de classement des assurés et des véhicules dans l'une ou l'autre desdites catégories.

29(1) Le lieutenant-gouverneur en conseil peut adopter un règlement prévoyant

a) l'établissement des catégories de risques couverts et des catégories d'assurance-automobile pour l'application de la loi;

b) l'établissement des méthodes de classement des assurés et des véhicules dans une catégorie de risques couverts; et

f) l'exemption des assureurs de la portée de la deuxième partie de la loi à l'égard des catégories d'assurance-automobile, des garanties ou des catégories de risques couverts prévues par le règlement.

Voici maintenant le règlement qui trace les grandes lignes du système de classification uniforme proposé pour l'assurance-automobile.

Structure of the Draft Regulation

The draft regulation setting out the classification system commences with interpretation and application sections. Following these are provisions which identify the use and application of the schedules to the regulation. Procedures for the assignment of vehicles and insureds to various classes of risk exposure are then detailed in the regulation. The regulation is completed by its schedules. The key schedule sets out the framework of the classification system by outlining the categories of automobile insurance and the classes of risk exposure in relation to the coverages of insurance. The schedules following expand on various aspects of this framework.

The regulation-making authority for the proposed regulation comes from the Ontario Automobile Insurance Board Act, 1987 (Bill 2), sections 19 and 29. These sections read:

19. The Lieutenant Governor in Council may prescribe the classes of risk exposures that may be considered in determining the premiums for coverages for different categories of automobile insurance and the procedures to be followed in assigning insureds and vehicles to any such class of risk exposure.

29(1) The Lieutenant Governor in Council may make regulations,

- a) prescribing classes of risk exposure and categories of automobile insurance for the purposes of this Act;
- b) prescribing procedures to be followed in assigning insureds and vehicles to a class of risk exposure; and
- f) exempting insurers from the requirements of Part II in respect of such categories of automobile insurance, such coverages or such classes of risk exposure as may be set out in the regulations.

The regulation outlining the proposed uniform classification system for automobile insurance follows.

DRAFT CLASSIFICATION SYSTEM REGULATION

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DRAFT ONLY

REGULATION MADE UNDER THE ONTARIO AUTOMOBILE INSURANCE BOARD ACT, 1987

CLASSIFICATION SYSTEM

Interpretation

1. In this Regulation,

"accident and conviction history class" means the applicable class of risk exposure selected from among the classes described in Schedule 3;

"airport limousine" means a limousine that is restricted to transporting passengers to an airport by prearrangement and from an airport;

"bus" means a motor vehicle designed to carry ten or more passengers and used for the transportation of persons, and a motor vehicle designed to carry less than ten passengers that is licensed under the Public Vehicles Act;

"commercial vehicle" means a vehicle that is used in the business of an insured primarily to transport materials, goods, tools or equipment;

"commercial vehicle rating group" means the applicable class of risk exposure selected from among the classes described in Schedule 14;

"commuting" in relation to the use of a personal vehicle means transporting persons regularly from their residence to and from their place of employment or school, or to and from an intermediate place, and includes the use of the vehicle as a carpool vehicle whether or not passengers contribute money toward the cost of commuting;

"dangerous goods" means dangerous goods as defined in the Transportation of Dangerous Goods Act (Canada);

"depreciated vehicle value rating group" means the applicable class of risk exposure selected from among the classes described in Schedule 16;

"driver training" means the completion of a course of driver education, as evidenced by a certificate, that is taught by a person who is licensed as a driving instructor under the Highway Traffic Act;

"funeral vehicle" includes a hearse and a limousine that is used in the conduct of funerals;

"heavy" with respect to a vehicle means a vehicle that weighs more than 4.5 tonnes;

"historic vehicle" means a vehicle that is licensed as an historic vehicle under the Highway Traffic Act;

"interurban bus" means a bus that travels between terminal points that are more than 160 kilometres apart;

"interurban vehicle" means a heavy commercial vehicle with a radius of travel that is greater than 160 kilometres;

"limousine" means a public vehicle equipped to carry a maximum of six passengers that is restricted to transporting passengers by prearrangement;

"light" with respect to a vehicle means a vehicle that weighs 4.5 tonnes or less;

"motorcycle" means a two- or three-wheeled motorized vehicle that is licensed for highway use;

"motorcycle driver training" means driver training in the use of a motorcycle;

"non-drinker" in relation to a driver means a person who has agreed not to consume any alcoholic beverage, except minimal amounts consumed in connection with a religious ceremony, during the term of a contract of automobile insurance;

"off-road vehicle" means an off-road vehicle as defined in the Off-Road Vehicles Act, 1983;

"policy deductible class" means the applicable class of risk exposure selected from among the classes listed in Schedule 5;

"policy limit class" in relation to a type of coverage means the applicable class or classes of risk exposure selected from among the classes described in Schedule 4;

"price when new" in relation to a vehicle means the amount paid to the vehicle's dealer or manufacturer by the first purchaser of the vehicle;

"public vehicle" means a vehicle that is used to carry passengers for compensation and includes ambulances and funeral vehicles;

"retail delivery" in relation to the use of commercial vehicles means the delivery of goods sold by retailers to consumers in small quantities or in broken lots or parcels;

"snow vehicle" means a motorized snow vehicle as defined in the Motorized Snow Vehicles Act;

"taxi" means a public vehicle equipped to carry a maximum of six passengers;

"territory class" means the applicable class of risk exposure selected from among the classes listed in Schedule 2;

"trailer" means a trailer as defined in the Highway Traffic Act;

"trailer exposure" in relation to a commercial vehicle means that the commercial vehicle is operated with a trailer attached to it;

"vehicle claims record class" means the applicable class of risk exposure selected from among the classes described in Schedule 13;

"vehicle use rating group" means the applicable class of risk exposure selected from among the classes described in Schedule 12;

"vehicle value rating group" means the applicable class of risk exposure selected from among the classes described in Schedule 6;

"wholesale delivery" in relation to the use of commercial vehicles means the delivery of goods to retail dealers or jobbers for the purpose of retail sale;

"years licensed" in relation to a driver means the number of whole years that the driver has held a licence issued by a governmental authority to operate a motor vehicle.

Types of Contracts and Endorsements

2.-(1) Contracts of automobile insurance that are issued in Standard Policy Form 1 or 2 under the Insurance Act, and the endorsements thereto approved by the Superintendent of

Insurance under subsection 203(1) of the Insurance Act that are set out in subsection (2), are prescribed as the types of contract and types of endorsement to which Part II of the Act applies.

(2) The endorsements referred to in subsection (1) are those written on Standard Endorsement Forms numbered 3, 6a, 6d, 8, 13c, 16, 17, 19, 19a, 20, 22, 22b, 26, 27, 29, 35, 40 and 43r.

(3) Despite subsection (1), Part II of the Act does not apply to any contract of automobile insurance that insures a fleet of commercial vehicles.

(4) In subsection (3), "fleet" means a group of at least five vehicles, each with its own source of power, that are under common ownership or management.

(5) In determining whether a group of vehicles is a fleet, five personal vehicles that would otherwise fall within the group shall be excluded from the group.

Categories of Automobile Insurance

3. The categories of automobile insurance set out in Column 1 of Schedule 1 are prescribed as the categories of automobile insurance for the purposes of the Act.

Classes of Risk Exposure

4. The classes of risk exposure set out in Column 3 of Schedule 1 are prescribed as the classes of risk exposure for

the coverage set out opposite thereto in Column 2 for the category of automobile insurance set out opposite thereto in Column 1.

Principles of Classification

5.-(1) A vehicle that is not a commercial vehicle or a public vehicle shall be assigned to the personal vehicle category of automobile insurance.

(2) A vehicle that is used as a commercial or public vehicle and as a personal vehicle shall be assigned to the category of automobile insurance for which the proportion of the vehicle's use is the greater.

6.-(1) The person who operates a vehicle most frequently shall be designated as the principal driver of the vehicle.

(2) Where more than one person operates a vehicle, a person who is not the principal driver shall be designated as the secondary driver of the vehicle.

(3) Where, in addition to the principal driver, more than one person operates a vehicle, the person with the fewest years licensed shall be designated as the secondary driver of the vehicle.

7. For the purpose of determining the number of years licensed of a driver, the number shall not include any year licensed when the driver would have been ineligible because of the driver's age to obtain a licence in Ontario.

8. A commercial or public vehicle that is operated in Canada and in the United States shall be assigned to a U.S. exposure class of risk exposure under Schedule 1 or 18 where the proportion of the vehicle's use in the United States exceeds the proportion of the vehicle's use in Canada.

9. The radius of travel of a vehicle is the distance travelled by the vehicle from its point of origin to reach the farthest destination to which it is anticipated that the vehicle will travel during the term of a contract of automobile insurance.

10. Where an insured does not know the price when new of a vehicle, the insurer and the insured shall at the time of entering into the contract of automobile insurance agree upon an amount to be used to substitute for the price when new of the vehicle to determine the price when new class of risk exposure, if any.

Personal Vehicles

11. No personal vehicle shall be assigned to the farm use class of risk exposure unless,

(a) the vehicle is owned by a person who resides on a farm and engages in farming; and

(b) the vehicle is not used for commuting or a business not related to farming.

12. A personal vehicle shall be assigned to the pleasure use class of risk exposure if it does not fall within any other class of use.

13.-(1) Despite section 6, no person shall be designated as the secondary driver of more than one personal vehicle in a household.

(2) Where, in a household, there are more personal vehicles than there are secondary drivers, the insurer and the insured shall agree at the time of entering into the contract of automobile insurance upon the vehicle to which each secondary driver is assigned for insurance purposes.

Commercial Vehicles

14. A commercial vehicle shall be classified as being operated by identified drivers if,

(a) it is operated by a maximum of three drivers;

(b) the principal driver owns the vehicle; and

(c) the principal driver and the additional drivers are named in the application for the contract of automobile insurance.

Public Vehicles

15. A bus that is used as an interurban bus and used for other purposes shall be assigned to the interurban bus subcategory of automobile insurance.

16.-(1) A taxi shall be classified as an owner-operated taxi if,

(a) the taxi is operated by its owner or long-term lessee;

(b) the taxi is operated by a maximum of two additional drivers; and

(c) the owner or lessee, as the case may be, and the additional drivers are named in the application for the contract of automobile insurance.

(2) In this section, "long-term lessee" means a person who, by an agreement in writing, is the lessee of a taxi for a period of at least one year from the date of the contract of automobile insurance.

Schedule 1

Categories of Insurance and Classes of Risk Exposure

Column 1	Column 2	Column 3
Category of Automobile Insurance	Type of Coverage	Class of Risk Exposure
1. Personal vehicles		
i. Private passenger vehicles	A. Accident benefits	1. Territory class.
		2. Use made of the vehicle:
		a. commuting less than ten kilometres;
		b. commuting ten kilometres or more, or use for business purposes;
		c. farm use; or
		d. pleasure use.
		3. Distance that the vehicle is driven annually:
		a. 6,499 kilometres or less;
		b. more than 6,499 kilometres up to and including 13,499 kilometres;
		c. more than 13,499 kilometres up to and including 24,499 kilometres; or
		d. more than 24,499 kilometres.
		4. Number of years licensed of the principal driver of the vehicle:
		a. less than three years;
		b. less than three years for a principal driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years up to and including fourteen years;

   e. more than fourteen years up to and including thirty-four years; or

   f. more than thirty-four years.

5. Number of years licensed of the secondary driver, if any, of the vehicle:

   a. less than three years;

   b. less than three years for a secondary driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years; or

   e. no secondary driver.

6. Accident and conviction history class.

7. The principal driver and secondary driver, if any, are non-drinkers.

B. Third party liability

1. Territory class.

2. Use made of the vehicle:

   a. commuting less than ten kilometres;

   b. commuting ten kilometres or more, or use for business purposes;

   c. farm use; or

   d. pleasure use.

3. Distance that the vehicle is driven annually:

   a. 6,499 kilometres or less;

   b. more than 6,499 kilometres up to and including 13,499 kilometres;

   c. more than 13,499 kilometres up to and including 24,499 kilometres; or

   d. more than 24,499 kilometres.

4. Number of years licensed of the principal driver of the vehicle:

   a. less than three years;

   b. less than three years for a principal driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years up to and including fourteen years;

   e. more than fourteen years up to and including thirty-four years; or

   f. more than thirty-four years.

5. Number of years licensed of the secondary driver, if any, of the vehicle:

   a. less than three years;

   b. less than three years for a secondary driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years; or

   e. no secondary driver.

6. Accident and conviction history class.

7. The principal driver and secondary driver, if any, are non-drinkers.

8. Policy limit class or classes.

C. Collision

1. Territory class.
2. Use made of the vehicle:
    a. commuting less than ten kilometres;
    b. commuting ten kilometres or more, or use for business purposes;
    c. farm use; or
    d. pleasure use.
3. Distance that the vehicle is driven annually:
    a. 6,499 kilometres or less;
    b. more than 6,499 kilometres up to and including 13,499 kilometres;
    c. more than 13,499 kilometres up to and including 24,499 kilometres; or
    d. more than 24,499 kilometres.
4. Number of years licensed of the principal driver of the vehicle:
    a. less than three years;
    b. less than three years for a principal driver with driver training;
    c. three years or more up to and including six years;
    d. more than six years up to and including fourteen years;
    e. more than fourteen years up to and including thirty-four years; or
    f. more than thirty-four years.
5. Number of years licensed of the secondary driver, if any, of the vehicle:

    a. less than three years;
    b. less than three years for a secondary driver with driver training;
    c. three years or more up to and including six years; or
    d. more than six years; or
    e. no secondary driver.
6. Accident and conviction history class.
7. The principal driver and secondary driver, if any, are non-drinkers.
8. Vehicle value rating group.
9. Policy deductible class.

D. Comprehensive

1. Territory class.
2. Vehicle value rating group.
3. Policy deductible class.

E. Specified perils

1. Territory class.
2. Vehicle value rating group.
3. Policy deductible class.

F. All perils

1. Territory class.
2. Use made of the vehicle:
    a. commuting less than ten kilometres;
    b. commuting ten kilometres or more, or use for business purposes;
    c. farm use; or
    d. pleasure use.
3. Distance that the vehicle is driven annually:

   a. 6,499 kilometres or less;
   b. more than 6,499 kilometres up to and including 13,499 kilometres;
   c. more than 13,499 kilometres up to and including 24,499 kilometres; or
   d. more than 24,499 kilometres.

4. Number of years licensed of the principal driver of the vehicle:
   a. less than three years;
   b. less than three years for a principal driver with driver training;
   c. three years or more up to and including six years;
   d. more than six years up to and including fourteen years;
   e. more than fourteen years up to and including thirty-four years; or
   f. more than thirty-four years.

5. Number of years licensed of the secondary driver, if any, of the vehicle:
   a. less than three years;
   b. less than three years for a secondary driver with driver training;
   c. three years or more up to and including six years;
   d. more than six years; or
   e. no secondary driver.

6. Accident and conviction history class.

7. The principal driver and secondary driver, if any, are non-drinkers.

		8. Vehicle value rating group.
	G. Family protection endorsement	1. Policy limit class or classes.
ii. Motorcyles	A. Accident benefits	1. Territory class.
		2. Size of motorcycle engine: a. less than 100 cubic centimetres; b. 100 cubic centimetres or more up to and including 400 cubic centimetres; c. more than 400 cubic centimetres up to and including 800 cubic centimetres; or d. more than 800 cubic centimetres.
		3. Number of years that the principal driver has been licensed to operate a motorcycle: a. less than two years; b. less than two years for a driver with motorcycle driver training; or c. two years or more.
		4. Accident and conviction history class.
	B. Third party liability	1. Territory class.
		2. Size of motorcycle engine: a. less than 100 cubic centimetres; b. 100 cubic centimetres or more up to and including 400 cubic centimetres;

  - c. more than 400 cubic centimetres up to and including 800 cubic centimetres; or
  - d. more than 800 cubic centimetres.

3. Number of years that the principal driver has been licensed to operate a motorcycle:
    - a. less than two years;
    - b. less than two years for a driver with motorcycle driver training; or
    - c. two years or more.
4. Accident and conviction history class.
5. Policy limit class or classes.

C. Collision

1. Territory class.
2. Size of motorcycle engine:
    - a. less than 100 cubic centimetres;
    - b. 100 cubic centimetres or more up to and including 400 cubic centimetres;
    - c. more than 400 cubic centimetres up to and including 800 cubic centimetres; or
    - d. more than 800 cubic centimetres.
3. Number of years that the principal driver has been licensed to operate a motorcycle:
    - a. less than two years;

	b. less than two years for a driver with motorcycle driver training; or
	c. two years or more.
	4. Accident and conviction history class.
	5. Agreed value class as described in Schedule 8.
	6. Policy limit class or classes.
	7. Policy deductible class.
D. Comprehensive	1. Agreed value class as described in Schedule 8.
	2. Policy deductible class.
E. Specified perils	1. Agreed value class as described in Schedule 8.
	2. Policy deductible class.
F. All perils	1. Territory class.
	2. Size of motorcycle engine:
	a. less than 100 cubic centimetres;
	b. 100 cubic centimetres or more up to and including 400 cubic centimetres;
	c. more than 400 cubic centimetres up to and including 800 cubic centimetres; or
	d. more than 800 cubic centimetres.
	3. Number of years that the principal driver has been licensed to operate a motorcycle:
	a. less than two years;
	b. less than two years for a driver with motorcycle driver training; or
	c. two years or more.

		4. Accident and conviction history class.
		5. Agreed value class as described in Schedule 8.
	G. Family protection endorsement	1. Policy limit class or classes.
iii. Trailers	A. Accident benefits	1. Use as a trailer.
	B. Third party liability	1. Use as a trailer.
		2. Policy limit class or classes.
	C. Collision	1. Use as a trailer.
		2. "Price when new" class as described in Schedule 9.
		3. Policy deductible class.
	D. Comprehensive	1. Use as a trailer.
		2. "Price when new" class as described in Schedule 9.
		3. Policy deductible class.
	E. Specified perils	1. Use as a trailer.
		2. "Price when new" class as described in Schedule 9.
		3. Policy deductible class.
	F. All perils	1. Use as a trailer.
		2. "Price when new" class as described in Schedule 9.
		3. Policy limit class or classes.
	G. Family protection endorsement	1. Policy limit class or classes.
iv. Off-road vehicles	A. Accident benefits	1. Size of the vehicle's engine:
		a. less than 70 cubic centimetres; or

	b. 70 cubic centimetres or more. 2. Number of vehicle wheels: a. three; b. four; or c. more than four.
B. Third party liability	1. Size of the vehicle's engine: a. less than 70 cubic centimetres; or b. 70 cubic centimetres or more. 2. Number of vehicle wheels: a. three; b. four; or c. more than four. 3. Policy limit class or classes.
C. Collision	1. Size of the vehicle's engine: a. less than 70 cubic centimetres; or b. 70 cubic centimetres or more. 2. Number of vehicle wheels: a. three; b. four; or c. more than four. 3. Agreed value class as described in Schedule 10. 4. Policy deductible class.
D. Comprehensive	1. Size of the vehicle's engine: a. less than 70 cubic centimetres; or b. 70 cubic centimetres or more.

2. Number of vehicle wheels:
    a. three;
    b. four; or
    c. more than four.
3. Agreed value class as described in Schedule 10.
4. Policy deductible class.

E. Specified perils

1. Size of the vehicle's engine:
    a. less than 70 cubic centimetres; or
    b. 70 cubic centimetres or more.
2. Number of vehicle wheels:
    a. three;
    b. four; or
    c. more than four.
3. Agreed value class as described in Schedule 10.
4. Policy deductible class.

F. All perils

1. Size of the vehicle's engine:
    a. less than 70 cubic centimetres; or
    b. 70 cubic centimetres or more.
2. Number of vehicle wheels:
    a. three;
    b. four; or
    c. more than four.
3. Agreed value class as described in Schedule 10.
4. Policy deductible class.

	G. Family protection endorsement	1. Policy limit class or classes.
v. Snow vehicles	A. Accident benefits	1. Use as a snow vehicle.
	B. Third party liability	1. Use as a snow vehicle.
		2. Policy limit class or classes.
	C. Collision	1. Use as a snow vehicle.
		2. Agreed value class as described in Schedule 10.
		3. Policy deductible class.
	D. Comprehensive	1. Use as a snow vehicle.
		2. Agreed value class as described in Schedule 10.
		3. Policy deductible class.
	E. Specified perils	1. Use as a snow vehicle.
		2. Agreed value class as described in Schedule 10.
		3. Policy deductible class.
	F. All perils	1. Use as a snow vehicle.
		2. Agreed value class as described in Schedule 10.
		3. Policy deductible class.
	G. Family protection endorsement	1. Policy limit class or classes.
vi. Historic vehicles	A. Accident benefits	1. Use as an historic vehicle.
	B. Third party liability	1. Use as an historic vehicle.
		2. Policy limit class or classes.
	C. Collision	1. Use as an historic vehicle.
		2. Appraised value class as described in Schedule 11.
		3. Policy deductible class.
	D. Comprehensive	1. Use as an historic vehicle.

		2. Appraised value class as described in Schedule 11.
		3. Policy deductible class.
	E. Specified perils	1. Use as an historic vehicle.
		2. Appraised value class as described in Schedule 11.
		3. Policy deductible class.
	F. All perils	1. Use as an historic vehicle.
		2. Appraised value class as described in Schedule 11.
		3. Policy deductible class.
	G. Family protection endorsement	1. Policy limit class or classes.
2. Commercial vehicles		
i. Commercial vehicles excluding interurban vehicles	A. Accident benefits	1. Territory class.
		2. Vehicle use rating group.
		3. Trailer exposure.
		4. U.S. exposure.
		5. For vehicles that are not operated by identified drivers, the vehicle claims record class.
		6. For vehicles that are operated by identified drivers, the number of years licensed of the principal driver of the vehicle:
		a. less than three years;
		b. less than three years for a principal driver with driver training;
		c. three years or more up to and including six years;
		d. more than six years up to and including fourteen years;

   e. more than fourteen years up to and including thirty-four years; or

   f. more than thirty-four years.

7. For vehicles that are operated by identified drivers, the number of years licensed of the secondary driver, if any, of the vehicle:

   a. less than three years;

   b. less than three years for a driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years; or

   e. no secondary driver.

8. For vehicles that are operated by identified drivers, the accident and conviction history class.

B. Third party liability

1. Territory class.

2. Vehicle use rating group.

3. Trailer exposure.

4. U.S. exposure.

5. For vehicles that are not operated by identified drivers, the vehicle claims record class.

6. For vehicles that are operated by identified drivers, the number of years licensed of the principal driver of the vehicle:

   a. less than three years;

   b. less than three years for a principal driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years up to and including fourteen years;

   - e. more than fourteen years up to and including thirty-four years; or
   - f. more than thirty-four years.

7. For vehicles that are operated by identified drivers, the number of years licensed of the secondary driver, if any, of the vehicle:
   - a. less than three years;
   - b. less than three years for a driver with driver training;
   - c. three years or more up to and including six years;
   - d. more than six years; or
   - e. no secondary driver.

8. For vehicles that are operated by identified drivers, the accident and conviction history class.

9. Policy limit class or classes.

C. Collision

1. Territory class.

2. Vehicle use rating group.

3. Trailer exposure.

4. U.S. exposure.

5. For vehicles that are not operated by identified drivers, the vehicle claims record class.

6. For vehicles that are operated by identified drivers, the number of years licensed of the principal driver of the vehicle:
   - a. less than three years;
   - b. less than three years for a principal driver with driver training;
   - c. three years or more up to and including six years;

    d. more than six years up to and including fourteen years;
    e. more than fourteen years up to and including thirty-four years; or
    f. more than thirty-four years.

7. For vehicles that are operated by identified drivers, the number of years licensed of the secondary driver, if any, of the vehicle:
    a. less than three years;
    b. less than three years for a driver with driver training;
    c. three years or more up to and including six years;
    d. more than six years; or
    e. no secondary driver.
8. For vehicles that are operated by identified drivers, the accident and conviction history class.
9. Commercial vehicle rating group.
10. Policy deductible class.

D. Comprehensive

1. Territory class.
2. Vehicle use rating group.
3. Trailer exposure.
4. U.S. exposure.
5. Vehicle claims record class.
6. Commercial vehicle rating group.
7. Policy deductible class.

E. Specified perils

1. Territory class.
2. Vehicle use rating group.
3. Trailer exposure.

4. U.S. exposure.
5. Vehicle claims record class.
6. Commercial vehicle rating group.
7. Policy deductible class.

F. All perils

1. Territory class.
2. Vehicle use rating group.
3. Trailer exposure.
4. U.S. exposure.
5. For vehicles that are not operated by identified drivers, the vehicle claims record class.
6. For vehicles that are operated by identified drivers, the number of years licensed of the principal driver of the vehicle:
    a. less than three years;
    b. less than three years for a principal driver with driver training;
    c. three years or more up to and including six years;
    d. more than six years up to and including fourteen years;
    e. more than fourteen years up to and including thirty-four years; or
    f. more than thirty-four years.
7. For vehicles that are operated by identified drivers, the number of years licensed of the secondary driver, if any, of the vehicle:
    a. less than three years;
    b. less than three years for a driver with driver training;

		c. three years or more up to and including six years;
		d. more than six years; or
		e. no secondary driver.
		8. For vehicles that are operated by identified drivers, the accident and conviction history class.
		9. Commercial vehicle rating group.
		10. Policy deductible class.
	G. Family protection endorsement	1. Policy limit class or classes.
ii. Interurban vehicles	A. Accident benefits	1. Interurban vehicle use rating group as set out in Schedule 17.
		2. Trailer exposure.
		3. Distance class as set out in Schedule 18.
		4. For vehicles that are not operated by identified drivers, the vehicle claims record class.
		5. For vehicles that are operated by identified drivers, the number of years licensed of the principal driver of the vehicle:
		a. less than three years;
		b. less than three years for a principal driver with driver training;
		c. three years or more up to and including six years;
		d. more than six years up to and including fourteen years;
		e. more than fourteen years up to and including thirty-four years; or
		f. more than thirty-four years.

6. For vehicles that are operated by identified drivers, the number of years licensed of the secondary driver, if any, of the vehicle:
    a. less than three years;
    b. less than three years for a driver with driver training;
    c. three years or more up to and including six years;
    d. more than six years; or
    e. no secondary driver.
7. For vehicles that are operated by identified drivers, the accident and conviction history class.

B. Third party liability

1. Interurban vehicle use rating group as set out in Schedule 17.
2. Trailer exposure.
3. Distance class as set out in Schedule 18.
4. For vehicles that are not operated by identified drivers, the vehicle claims record class.
5. For vehicles that are operated by identified drivers, the number of years licensed of the principal driver of the vehicle:
    a. less than three years;
    b. less than three years for a principal driver with driver training;
    c. three years or more up to and including six years;
    d. more than six years up to and including fourteen years;
    e. more than fourteen years up to and including thirty-four years; or

f. more than thirty-four years.

6. For vehicles that are operated by identified drivers, the number of years licensed of the secondary driver, if any, of the vehicle:

   a. less than three years;

   b. less than three years for a driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years; or

   e. no secondary driver.

7. For vehicles that are operated by identified drivers, the accident and conviction history class.

8. Policy limit class or classes.

C. Collision

1. Interurban vehicle use rating group as set out in Schedule 17.

2. Trailer exposure.

3. Distance class as set out in Schedule 18.

4. For vehicles that are not operated by identified drivers, the vehicle claims record class.

5. For vehicles that are operated by identified drivers, the number of years licensed of the principal driver of the vehicle:

   a. less than three years;

   b. less than three years for a principal driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years up to and including fourteen years;

e. more than fourteen years up to and including thirty-four years; or

f. more than thirty-four years.

6. For vehicles that are operated by identified drivers, the number of years licensed of the secondary driver, if any, of the vehicle:

   a. less than three years;

   b. less than three years for a driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years; or

   e. no secondary driver.

7. For vehicles that are operated by identified drivers, the accident and conviction history class.

8. Commercial vehicle rating group.

9. Policy deductible class.

D. Comprehensive

1. Interurban vehicle use rating group as set out in Schedule 17.

2. Trailer exposure.

3. Distance class as set out in Schedule 18.

4. Commercial vehicle rating group.

5. Policy deductible class.

E. Specified perils

1. Interurban vehicle use rating group as set out in Schedule 17.

2. Trailer exposure.

3. Distance class as set out in Schedule 18.

4. Commercial vehicle rating group.

5. Policy deductible class.

F. All perils

1. Interurban vehicle use rating group as set out in Schedule 17.

2. Trailer exposure.

3. Distance class as set out in Schedule 18.

4. For vehicles that are not operated by identified drivers, the vehicle claims record class.

5. For vehicles that are operated by identified drivers, the number of years licensed of the principal driver of the vehicle:

   a. less than three years;

   b. less than three years for a principal driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years up to and including fourteen years;

   e. more than fourteen years up to and including thirty-four years; or

   f. more than thirty-four years.

6. For vehicles that are operated by identified drivers, the number of years licensed of the secondary driver, if any, of the vehicle:

   a. less than three years;

   b. less than three years for a driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years; or

   e. no secondary driver.

		7. For vehicles that are operated by identified drivers, the accident and conviction history class.
		8. Commercial vehicle rating group.
		9. Policy deductible class.
	G. Family protection endorsement	1. Policy limit class or classes.
3. Public vehicles		
i. Taxis and limousines	A. Accident benefits	1. Territory class.
		2. Use made of the vehicle:
		a. taxi;
		b. owner-operated taxi;
		c. limousine; or
		d. airport limousine.
		3. For vehicles that are not owner-operated taxis, the vehicle claims record class.
		4. For an owner-operated taxi, the number of years licensed of the principal driver of the vehicle:
		a. less than three years;
		b. less than three years for a principal driver with driver training;
		c. three years or more up to and including six years;
		d. more than six years up to and including fourteen years;
		e. more than fourteen years up to and including thirty-four years; or
		f. more than thirty-four years.

5. For an owner-operated taxi, the number of years licensed of the secondary driver, if any, of the vehicle:
    a. less than three years;
    b. less than three years for a secondary driver with driver training;
    c. three years or more up to and including six years;
    d. more than six years; or
    e. no secondary driver.
6. For an owner-operated taxi, the accident and conviction history class.

B. Third party liability

1. Territory class.
2. Use made of the vehicle:
    a. taxi;
    b. owner-operated taxi;
    c. limousine; or
    d. airport limousine.
3. For vehicles that are not owner-operated taxis, the vehicle claims record class.
4. For an owner-operated taxi, the number of years licensed of the principal driver of the vehicle:
    a. less than three years;
    b. less than three years for a principal driver with driver training;
    c. three years or more up to and including six years;
    d. more than six years up to and including fourteen years;
    e. more than fourteen years up to and including thirty-four years; or

f. more than thirty-four years.

5. For an owner-operated taxi, the number of years licensed of the secondary driver, if any, of the vehicle:
    a. less than three years;
    b. less than three years for a secondary driver with driver training;
    c. three years or more up to and including six years;
    d. more than six years; or
    e. no secondary driver.
6. For an owner-operated taxi, the accident and conviction history class.
7. Policy limit class or classes.

C. Collision

1. Territory class.
2. Use made of the vehicle:
    a. taxi;
    b. owner-operated taxi;
    c. limousine; or
    d. airport limousine.
3. For vehicles that are not owner-operated taxis, the vehicle claims record class.
4. For an owner-operated taxi, the number of years licensed of the principal driver of the vehicle:
    a. less than three years;
    b. less than three years for a principal driver with driver training;
    c. three years or more up to and including six years;

  - d. more than six years up to and including fourteen years;
  - e. more than fourteen years up to and including thirty-four years; or
  - f. more than thirty-four years.

5. For an owner-operated taxi, the number of years licensed of the secondary driver, if any, of the vehicle:
   - a. less than three years;
   - b. less than three years for a secondary driver with driver training;
   - c. three years or more up to and including six years; or
   - d. more than six years; or
   - e. no secondary driver.
6. For an owner-operated taxi, the accident and conviction history class.
7. Vehicle value rating group.
8. Policy deductible class.

D. Comprehensive
1. Territory class.
2. Vehicle value rating group.
3. Policy deductible class.

E. Specified perils
1. Territory class.
2. Vehicle value rating group.
3. Policy deductible class.

F. All perils
1. Territory class.
2. Use made of the vehicle:
   - a. taxi;
   - b. owner-operated taxi;
   - c. limousine; or

   d. airport limousine.

3. For vehicles that are not owner-operated taxis, the vehicle claims record class.

4. For an owner-operated taxi, the number of years licensed of the principal driver of the vehicle:

   a. less than three years;

   b. less than three years for a principal driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years up to and including fourteen years;

   e. more than fourteen years up to and including thirty-four years; or

   f. more than thirty-four years.

5. For an owner-operated taxi, the number of years licensed of the secondary driver, if any, of the vehicle:

   a. less than three years;

   b. less than three years for a secondary driver with driver training;

   c. three years or more up to and including six years;

   d. more than six years; or

   e. no secondary driver.

6. For an owner-operated taxi, the accident and conviction history class.

7. Vehicle value rating group.

8. Policy deductible class.

	G. Family protection endorsement	1. Policy limit class or classes.
ii. Interurban buses	A. Accident benefits	1. Radius of travel of the bus: a. more than 160 kilometres up to and including 320 kilometres; b. more than 320 kilometres up to and including 480 kilometres; c. more than 480 kilometres up to and including 800 kilometres; d. more than 800 kilometres up to and including 960 kilometres; or e. more than 960 kilometres.
		2. U.S. exposure.
		3. Vehicle claims record class.
		4. Number of passenger seats in the bus: a. fewer than thirteen; b. thirteen to twenty; c. twenty-one to thirty; d. thirty-one to forty; e. forty-one to sixty; or f. more than sixty.
	B. Third party liability	1. Radius of travel of the bus: a. more than 160 kilometres up to and including 320 kilometres; b. more than 320 kilometres up to and including 480 kilometres; c. more than 480 kilometres up to and including 800 kilometres;

   - d. more than 800 kilometres up to and including 960 kilometres; or
   - e. more than 960 kilometres.
2. U.S. exposure.
3. Vehicle claims record class.
4. Number of passenger seats in the bus:
   - a. fewer than thirteen;
   - b. thirteen to twenty;
   - c. twenty-one to thirty;
   - d. thirty-one to forty;
   - e. forty-one to sixty; or
   - f. more than sixty.
5. Policy limit class or classes.

C. Collision

1. Radius of travel of the bus:
   - a. more than 160 kilometres up to and including 320 kilometres;
   - b. more than 320 kilometres up to and including 480 kilometres;
   - c. more than 480 kilometres up to and including 800 kilometres;
   - d. more than 800 kilometres up to and including 960 kilometres; or
   - e. more than 960 kilometres.
2. U.S. exposure.
3. Vehicle claims record class.
4. Number of passenger seats in the bus:
   - a. fewer than thirteen;

   - b. thirteen to twenty;
   - c. twenty-one to thirty;
   - d. thirty-one to forty;
   - e. forty-one to sixty; or
   - f. more than sixty.

5. Depreciated vehicle value rating group.

6. Policy deductible class.

D. Comprehensive

1. Radius of travel of the bus:
   - a. more than 160 kilometres up to and including 320 kilometres;
   - b. more than 320 kilometres up to and including 480 kilometres;
   - c. more than 480 kilometres up to and including 800 kilometres;
   - d. more than 800 kilometres up to and including 960 kilometres; or
   - e. more than 960 kilometres.

2. U.S. exposure.

3. Vehicle claims record class.

4. Number of passenger seats in the bus:
   - a. fewer than thirteen;
   - b. thirteen to twenty;
   - c. twenty-one to thirty;
   - d. thirty-one to forty;
   - e. forty-one to sixty; or
   - f. more than sixty.

5. Depreciated vehicle value rating group.

6. Policy deductible class.

E. Specified perils

1. Radius of travel of the bus:
    a. more than 160 kilometres up to and including 320 kilometres;
    b. more than 320 kilometres up to and including 480 kilometres;
    c. more than 480 kilometres up to and including 800 kilometres;
    d. more than 800 kilometres up to and including 960 kilometres; or
    e. more than 960 kilometres.
2. U.S. exposure.
3. Vehicle claims record class.
4. Number of passenger seats in the bus:
    a. fewer than thirteen;
    b. thirteen to twenty;
    c. twenty-one to thirty;
    d. thirty-one to forty;
    e. forty-one to sixty; or
    f. more than sixty.
5. Depreciated vehicle value rating group.
6. Policy deductible class.

F. All perils

1. Radius of travel of the bus:
    a. more than 160 kilometres up to and including 320 kilometres;
    b. more than 320 kilometres up to and including 480 kilometres;

		c. more than 480 kilometres up to and including 800 kilometres;
		d. more than 800 kilometres up to and including 960 kilometres; or
		e. more than 960 kilometres.
		2. U.S. exposure.
		3. Vehicle claims record class.
		4. Number of passenger seats in the bus:
		a. fewer than thirteen;
		b. thirteen to twenty;
		c. twenty-one to thirty;
		d. thirty-one to forty;
		e. forty-one to sixty; or
		f. more than sixty.
		5. Depreciated vehicle value rating group.
		6. Policy deductible class or classes.
	G. Family protection endorsement	1. Policy limit class or classes.
iii. Other public vehicles	A. Accident benefits	1. Territory class.
		2. Use made of the vehicle:
		a. school bus;
		b. school bus and other activities;
		c. hotel or country club bus;
		d. other bus;
		e. funeral vehicle; or
		f. ambulance.

3. Vehicle claims record class.
4. Number of passenger seats in the vehicle:
    a. fewer than thirteen;
    b. thirteen to twenty;
    c. twenty-one to thirty;
    d. thirty-one to forty;
    e. forty-one to sixty; or
    f. more than sixty.

B. Third party liability

1. Territory class.
2. Use made of the vehicle:
    a. school bus;
    b. school bus and other activities;
    c. hotel or country club bus;
    d. other bus;
    e. funeral vehicle; or
    f. ambulance.
3. Vehicle claims record class.
4. Number of passenger seats in the vehicle:
    a. fewer than thirteen;
    b. thirteen to twenty;
    c. twenty-one to thirty;
    d. thirty-one to forty;
    e. forty-one to sixty; or
    f. more than sixty.
5. Policy limit class or classes.

C. Collision

1. Territory class.
2. Use made of the vehicle:

   - a. school bus;
   - b. school bus and other activities;
   - c. hotel or country club bus;
   - d. other bus;
   - e. funeral vehicle; or
   - f. ambulance.

3. Vehicle claims record class.
4. Number of passenger seats in the vehicle:
   - a. fewer than thirteen;
   - b. thirteen to twenty;
   - c. twenty-one to thirty;
   - d. thirty-one to forty;
   - e. forty-one to sixty; or
   - f. more than sixty.
5. Depreciated vehicle value rating group.
6. Policy deductible class.

D. Comprehensive

1. Territory class.
2. Use made of the vehicle:
   - a. school bus;
   - b. school bus and other activities;
   - c. hotel or country club bus;
   - d. other bus;
   - e. funeral vehicle; or
   - f. ambulance.

3. Depreciated vehicle value rating group.
4. Policy deductible class.

E. Specified perils

1. Territory class.
2. Use made of the vehicle:
   a. school bus;
   b. school bus and other activities;
   c. hotel or country club bus;
   d. other bus;
   e. funeral vehicle; or
   f. ambulance.
3. Depreciated vehicle value rating group.
4. Policy deductible class.

F. All perils

1. Territory class.
2. Use made of the vehicle:
   a. school bus;
   b. school bus and other activities;
   c. hotel or country club bus;
   d. other bus;
   e. funeral vehicle; or
   f. ambulance.
3. Vehicle claims record class.
4. Number of passenger seats in the vehicle:
   a. fewer than thirteen;
   b. thirteen to twenty;

	c. twenty-one to thirty;
	d. thirty-one to forty;
	e. forty-one to sixty; or
	f. more than sixty.
	5. Depreciated vehicle value rating group.
	6. Policy deductible class.
G. Family protection endorsement	1. Policy limit class or classes.

Schedule 2

Territory Classes

1. Where the territory class is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the territory classes set out in section 3.

2.-(1) A vehicle falls within a territory class if the vehicle is customarily garaged in the territory or if the vehicle is driven regularly in the territory.

(2) Where a vehicle falls within more than one territory class, the insurer and the insured shall agree upon the applicable territory class for the vehicle when entering into a contract of automobile insurance.

3. The territory classes set out in Column 1 of the Table consist of the territory that is described opposite to each class in Column 2.

TABLE

Column 1	Column 2
Territory Class	Description of Territory
Territory 1	The Municipality of Metropolitan Toronto
Territory 2	The Corporation of the Town of Markham, the Corporation of the Town of Richmond Hill and the Corporation of the Town of Vaughan; the Corporation of the City of Brampton and the Corporation of the City of Mississauga; the part of the Corporation of the Town of Caledon on and south of the Bolton-Terra Cotta Road
Territory 3	The Regional Municipality of Halton

Territory 4	The Regional Municipality of Hamilton-Wentworth
Territory 5	The part of the Regional Municipality of Durham excluding the Corporation of the Township of Brock and the part of the Corporation of the Township of Scugog north of Highway 47 on a line east to Lake Scugog and that portion of the Corporation of the Township of Uxbridge formerly known as the Corporation of the Township of Scott, County of Ontario; the Corporation of the Town of Aurora, the Corporation of the Town of Newmarket, the Corporation of the Town of Whitchurch-Stouffville and the Corporation of the Township of King south of Highway 9; the Corporation of the Town of Caledon north of the Bolton-Terra Cotta Road; the Corporation of the Town of Orangeville
Territory 6	The Corporation of the City of Ottawa, the Corporation of the City of Gloucester, the Corporation of the City of Kanata, the Corporation of the City of Nepean, the Corporation of the City of Vanier and the Corporation of the Village of Rockcliffe Park
Territory 7	The Regional Municipality of Haldimand-Norfolk; the Corporation of the County of Elgin and the Corporation of the County of Kent

Territory 8	The Corporation of the Town of Harrow, the Corporation of the Town of Kingsville and the Corporation of the Town of Leamington; the part of the Corporation of the County of Essex excluding the areas in Territory 21
Territory 9	The Corporation of the County of Bruce and the Corporation of the County of Grey; the Corporation of the County of Dufferin excluding the Corporation of the Town of Orangeville
Territory 10	The Corporation of the County of Simcoe; the Corporation of the Town of East Gwillimbury, the Corporation of the Town of Georgina and part of the Corporation of the Township of King north of Highway 9; the Corporation of the Township of Brock, the part of the Corporation of the Township of Scugog north of Highway 47 on a line to Lake Scugog and the Scott portion of the Corporation of the Township of Uxbridge
Territory 11	The District Municipality of Muskoka and the Corporation of the County of Haliburton; the part of the District of Parry Sound excluding the Corporation of the Township of North Himsworth

Territory 12	The Corporation of the City of Peterborough and the Corporation of the Village of Lakefield; the Corporation of the Town of Lindsay; the Corporation of the Town of Cobourg and the Corporation of the Town of Port Hope; the Corporation of the City of Belleville and the Corporation of the City of Trenton and the part of the Corporation of the Township of Sidney and the Corporation of the Township of Thurlow, south of Highway 401; the Corporation of the City of Kingston and the part of the Corporation of the Township of Kingston and the Corporation of the Township of Pittsburgh south of Highway 401
Territory 13	The Corporation of the County of Lennox and Addington and the Corporation of the County of Prince Edward; the part of the Corporation of the County of Victoria excluding the area in Territory 12; the part of the Corporation of the County of Peterborough excluding the area in Territory 12; the part of the Corporation of the County of Northumberland excluding the Cobourg-Port Hope area; the part of the Corporation of the County of Hastings excluding the Corporation of the City of Belleville and the Corporation of the City of Trenton and part of the Corporation of the Township of Sidney and the Corporation of the Township of Thurlow south of Highway 401 and the part of the Corporation of the County of Frontenac, excluding the Corporation of the City of Kingston and the part of the Corporation of the Township of Pittsburgh south of Highway 401.

Territory 14	The Corporation of the United Counties of Prescott and Russell; the Glengarry and Stormont portions of the Corporation of the United Counties of Stormont, Dundas and Glengarry
Territory 15	The Regional Municipality of Sudbury
Territory 16	The District of Algoma, the District of Cochrane, the District of Manitoulin, the District of Sudbury excluding the Regional Municipality of Sudbury and the District of Timiskaming; the part of the District of Nipissing excluding the Corporation of the City of North Bay, and the Corporation of the Township of East Ferris
Territory 17	The Corporation of the City of North Bay and the Corporation of the Township of East Ferris and the Corporation of the Township of North Himsworth
Territory 18	The Corporation of the City of Thunder Bay, the Corporation of the Township of Oliver, the Corporation of the Township of Paipoonge, the Corporation of the Township of Shuniah (Ward of McGregor) and the geographic Township of Gorham

Territory 19	The District of Kenora and the District of Rainy River; the part of the District of Thunder Bay, excluding the Corporation of the City of Thunder Bay, the Corporation of the Township of Oliver, the Corporation of the Townshp of Paipoonge, the Corporation of the Township of Shuniah (Ward of McGregor) and geographic Township of Gorham
Territory 20	The part of the Regional Municipality of Niagara consisting of the Corporation of the City of Niagara Falls and the Corporation of the Town of Fort Erie
Territory 21	The Corporation of the City of Windsor; the Corporation of the Town of Amherstburg, the Corporation of the Town of Belle River, the Corporation of the Town of Essex, the Corporation of the Town of Tecumseh; the Corporation of the Village of St. Clair Beach; the Corporation of the Township of Anderdon, the Corporation of the Township of Maidstone, the Corporation of the Township of West Sandwich and the Corporation of the Township of South Sandwich
Territory 22	The Corporation of the City of Cambridge, the Corporation of the City of Kitchener, the Corporation of the City of Waterloo and the Corporation of the Township of North Dumfries, the Corporation of the Township of Woolwich (only the portion known formerly as the Township of Waterloo); the Corporation of the City of

	Brantford, the Corporation of the Township of Oakland, the Corporation of the Township of Onondaga, the Corportaion of the Township of South Dumfries and the Six Nations Indian Reserve #40, New Credit Indian Reserve #40(a), Glebe Indian Farm Reserve #40(b); the Corporation of the City of Guelph, the Corporation of the Village of Erin, the Corporation of the Township of Eramosa, the Corporation of the Township of Erin, the Corporation of the Township of Guelph and the Corporation of the Township of Puslinch
Territory 23	The part of the Regional Municipality of Niagara, excluding the Corporation of the City of Niagara Falls and the Corporation of the Town of Fort Erie
Territory 24	The Corporation of the City of London, the Corporation of the Township of Westminster and the part of the Corporation of the Township of London on and south of the road between the tenth and eleventh concessions
Territory 25	The Corporation of the City of Sarnia, the Corporation of the Town of Clearwater and the part of the Corporation of the Township of Moore on and north of Highway 80 and west of Highway 40 (east part dividing Lots 24 and 25)

Territory 26	The Corporation of the County of Huron, the Corporation of the County of Oxford and the Corporation of the County of Perth; the Corporation of the Township of Burford; the Corporation of the County of Lambton excluding the Corporation of the City of Sarnia, the Corporation of the Town of Clearwater and the Corporation of the Township of Moore on the north of Highway 80 and west of Highway 40 (east part dividing Lots 24 and 25); the Corporation of the County of Middlesex, excluding the Corporation of the City of London, the Corporation of the Township of Westminister and the part of the Corporation of the Township of London on and south of the road between the tenth and eleventh concessions; the Corporation of the Township of Wellesley, the Corporation of the Township of Wilmot, the Corporation of the Township of Woolwich (excluding the portion known formerly as the Township of Waterloo); the Corporation of the Town of Fergus, the Corporation of the Town of Harriston, the Corporation of the Town of Mount Forest, the Corporation of the Town of Palmerston, the Corporation of the Village of Arthur, the Corporation of the Village of Clifford, the Corporation of the Village of Drayton, the Corporation of the Village of Elora and the Corporation of the Township of Arthur, the Corporation of the Township of Minto, the Corporation of the Township of Peel, the Corporation of the Township of West Garafraxa, the Corporation of the Township of Maryborough, the Corporation of the Township of Nichol, the Corporation of the

	Township of Pilkington, the Corporation of the Township of West Luther
Territory 27	The Corporation of the United Counties of Leeds and Grenville; the Dundas portion of the Corporation of the United Counties of Stormont, Dundas and Glengarry and the part of the Regional Municipality of Ottawa-Carleton, excluding the Corporation of the City of Ottawa, the Corporation of the City of Gloucester, the Corporation of the City of Kanata, the Corporation of the City of Nepean, the Corporation of the City of Vanier, and the Corporation of the Village of Rockliffe Park
Territory 28	The Corporation of the County of Lanark and the Corporation of the County of Renfrew

Schedule 3

Accident and Conviction History Classes

1. Where the accident and conviction history class is an applicable class of risk exposure in respect of a contract of automobile insurance, the applicable accident and conviction history class shall be as determined in accordance with section 9.

Interpretation

2.-(1) In this Schedule,

"accident" means an occurrence arising out of the ownership, use or operation of the insured vehicle that results in the liability of the insurer under a contract of automobile insurance in an amount greater than $500 either to a third party or in respect of damage to the insured vehicle,

(a) for which occurrence the insurer has determined in accordance with sections 4 to 7 that the insured is partly or entirely at fault, and

(b) in respect of which liability a claim against the insurer has been made, or

(c) in respect of which liability the insurer has established a reserve prior to a claim being made;

"major Highway Traffic Act offence" means an offence committed under any provision of the Highway Traffic Act listed below, and any offence substantially the same as a listed offence that is committed outside Ontario:

1. Any offence for which the driver's licence is subsquently suspended under subsection 26(1), excluding those offences under the Criminal Code (Canada) that are serious driving offences.

2. Speeding in a school zone contrary to subsection 109(1).

3. Careless driving, contrary to section 111.

4. Improperly passing a school bus, contrary to subsection 151(5).

5. Failing to report an accident, contrary to subsection 173(1).

6. Failing to provide the information required by clause 174(1)(c), contrary to subsection 174(2);

"minor Highway Traffic Act offence" means an offence committed under any provision of the Highway Traffic Act for which demerit points are provided under Ontario Regulation 359/81 and any offence substantially the same as a described offence that is committed outside Ontario, but does not include major Highway Traffic Act offences and serious driving offences;

"serious driving offence" means an offence committed under any provision of the Criminal Code (Canada) or of the Highway Traffic Act listed below, and any offence substantially the same as a listed offence under the Highway Traffic Act that is committed outside of Ontario:

1. Criminal negligence causing death, contrary to section 203 of the Criminal Code (Canada), where the charge arises out of the operation of a motor vehicle.

2. Criminal negligence causing bodily harm, contrary to section 204 of the Criminal Code (Canada), where the charge arises out of the operation of a motor vehicle.

3. Manslaughter, contrary to section 219 of the Criminal Code (Canada), where the charge arises out of the operation of a motor vehicle.

4. Dangerous driving, contrary to subsection 233(1) of the Criminal Code (Canada).

5. Impaired driving, contrary to section 237 of the Criminal Code (Canada).

6. Failure or refusal to provide a breath or blood sample, contrary to subsection 238(5) of the Criminal Code (Canada).

7. Failure to stop at the scene of an accident, contrary to subsection 236(1) of the Criminal Code (Canada).

8. Driving while disqualified from doing so, contrary to subsection 242(4) of the Criminal Code (Canada).

9. Driving while the driver's licence is suspended, contrary to subsection 35(1) of the Highway Traffic Act.

10. Speeding, contrary to subsection 109(1) of the Highway Traffic Act.

11. Failure to remain at the scene of an accident, contrary to subsection 174(2) of the Highway Traffic Act.

12. Failure to stop at the request of a police officer, contrary to subsection 189a(1) of the Highway Traffic Act, where the driver's licence is subsequently suspended under subsection 189a(3) of the Act.

(2) For the purpose of the definition of "accident" in subsection (1) and for the purpose of subsection 9(1), an insured vehicle is deemed to include each successive vehicle that is acquired by a policyholder to replace the insured vehicle.

Determination of Events

3.-(1) For the purpose of determining the accident and conviction history class applicable in respect of a contract of insurance,

(a) a total of two minor Highway Traffic Act offences committed by the principal or secondary driver of the insured vehicle, for which convictions are entered, whether or not an offence is committed in the insured vehicle, shall constitute one event;

(b) one major Highway Traffic Act offence committed by the principal or secondary driver of the insured vehicle, for which a conviction is entered, whether or not the offence is committed in the insured vehicle, shall constitute one event;

(c) one serious driving offence committed by the principal or secondary driver of the insured vehicle, for which a conviction is entered, whether or not the offence is committed in the insured vehicle, shall constitute two events; and

(d) one accident shall constitute one event.

(2) The date on which an event shall be deemed to have occurred,

(a) under clause (1)(a) is the date on which the conviction for the second minor Highway Traffic Act offence is entered;

(b) under clauses (1)(b) and (c) is the date on which the conviction is entered; and

(c) under clause (1)(d) is the date on which the accident occurred.

(3) Where an accident occurs and the principal or secondary driver of the vehicle is convicted of a minor Highway Traffic Act offence in connection with the accident, the minor Highway Traffic Act offence shall not be considered in determining the accident and conviction history class of risk exposure under the contract of automobile insurance under which the vehicle is insured.

(4) Where an accident occurs and the principal or secondary driver of the vehicle is convicted of a major Highway Traffic Act offence or a serious driving offence in connection with the accident, the accident shall not be counted as an event for the purpose of determining the accident and conviction history class of risk exposure under the contract of automobile insurance under which the vehicle is insured.

Determination of Fault

4.-(1) An insured shall be deemed to be partly or entirely at fault for an accident that occurs in any of the following circumstances:

1. The point of impact between vehicles involved in an accident cannot be determined.

2. The driver of the insured vehicle fails to obey a red traffic light.

3. The driver of the insured vehicle fails to obey a stop or yield sign or the insured vehicle is leaving a stop or yield sign at an intersection.

4. At a T-shaped intersection controlled by three-way stop signs or at a four-way intersection controlled by four-way stop signs, the insured vehicle does not give the right of way to the vehicle arriving at the intersection first.

5. The driver of the insured vehicle fails to obey a police officer's signal.

6. The insured vehicle is on or over the centre line of the road when the accident occurs.

7. The insured vehicle is changing lanes and hits a vehicle that is proceeding in the same direction.

8. The insured vehicle is turning left and hits an oncoming vehicle.

9. The accident occurs when the insured vehicle is exiting from a laneway or driveway.

10. The accident occurs when the insured vehicle is pulling out from a parked position.

11. The accident occurs when the insured vehicle is proceeding the wrong way on a one-way street, backing up or making a U-turn.

12. An open door of the insured vehicle operated by the driver of the insured vehicle causes damage to another vehicle.

(2) Where, on a two-way street, a vehicle that is turning left from the right-hand lane hits another vehicle proceeding in the same direction that is passing the first vehicle on the left, the drivers of both vehicles are deemed to be at fault for the accident.

5. Where a pedestrian is struck by the insured vehicle, the insured shall be deemed to be partly or entirely at fault unless the accident occurred in one of the following circumstances:,

1. The pedestrian was crossing the road while facing a traffic control signal with a red or amber indication.

2. The pedestrian was crossing the road while facing a pedestrian control signal with a solid or flashing "don't walk" indication.

3. The pedestrian was crossing the road while facing a traffic control signal with a flashing circular green indication or a solid or a flashing left turn arrow indication in conjunction with a circular green indication.

4. Where portions of the road are marked for pedestrian use, the pedestrian was crossing the road at a place outside the portion so marked.

5. The pedestrian left the curb or other place of safety at a pedestrian crossover and moved into the path of the insured vehicle when the insured vehicle was so close that it was impracticable for the driver of the insured vehicle to yield the right of way.

6. The pedestrian was travelling on a public highway where pedestrian traffic is prohibited.

7. Where there are no sidewalks on a highway or roadway, the pedestrian was walking on the shoulder on the side of the highway or roadway in the same direction as a vehicle in the adjacent lane would proceed.

8. The pedestrian was on a highway in circumstances amounting to a contravention of a regulation made or by-law passed under subsection 161(1) or (2) of the Highway Traffic Act.

9. The pedestrian, while on the road, was soliciting a ride from the driver of a vehicle other than a public vehicle.

10. The pedestrian, while on the road, was attempting to stop a vehicle for the purpose of selling or offering to sell a commodity or service to a person in the vehicle.

11. The pedestrian had attached himself or herself to the outside of a vehicle on a road for the purpose of being drawn along the road.

6.-(1) No insured shall be deemed to be partly or entirely at fault for an accident in any of the following circumstances:

1. The driver of another vehicle involved in the accident is convicted of an offence under the Criminal Code (Canada) or the Highway Traffic Act in connection with the accident and the driver of the insured vehicle is not so convicted.

2. The insured vehicle was struck in the rear by another vehicle moving in the same direction.

3. The insured vehicle was struck by an unidentified vehicle and the accident is reported to a police officer within twenty-four hours.

4. The insured vehicle was legally parked when the accident occurred and the accident is reported to a police officer within twenty-four hours.

5. The insured vehicle was damaged by a bird or animal.

6. The insured vehicle was damaged by flying gravel or another flying object.

(2) No insured shall be deemed to be partly or entirely at fault for an accident in which the damage to the insured vehicle is caused by a peril for which the vehicle is insured under the comprehensive or specified perils coverage in the contract of automobile insurance.

7. In determining whether an insured is partly or entirely at fault for an accident,

(a) in case of a conflict between determinations made in accordance with section 4, 5 or 6, the insured shall be deemed not to be at fault; and

(b) where the accident does not fit within any of the situations described in section 4, 5 or 6, the insured shall be deemed not be be at fault.

Change of Classification

8. Where an insurer has determined that an insured is partly to entirely at fault for an accident, and

(a) in an action relating to the accident a court subsequently makes a finding of fact that negates the conclusion that the insured was at fault for the accident;

(b) in an action relating to the accident, a court subsequently determines that the insured was not at fault for the accident; or

(c) a settlement agreement in respect of the accident provides that the insured was not at fault for the accident,

the accident and conviction history class of risk exposure in respect of the contract of automobile insurance shall be correspondingly changed retroactively for the period that the incorrect classification, if any, was in effect.

Classes

9.-(1) Subject to subsection (2), the accident and conviction history class that is referred to in Schedule 1 shall be one of the following classes:

1. No events, where there have been no accidents in the insured vehicle during the five years preceding the date of the contract of automobile insurance and the insured was the policyholder of the contract of automobile insurance under which the vehicle was insured throughout that period.
2. No events, where there have been no accidents in the insured vehicle during the three years preceding the date of the contract of automobile insurance and the insured was the policyholder of the contract of automobile insurance under which the vehicle was insured throughout that period.
3. No events, where the principal driver of the insured vehicle has not been insured in Ontario as a principal driver of a vehicle prior to the current contract of automobile insurance.
4. No events, in any circumstance other than those described in paragraphs 1, 2 and 3.
5. One event.

(2) There shall be a separate accident and conviction history class established for each event in addition to the first event in respect of a contract of automobile insurance.

Schedule 4

Policy Limit Classes

1. Where the policy limit class is an applicable class of risk exposure in respect of a coverage under a contract of automobile insurance, the applicable policy limit class or classes shall be as determined in accordance with section 3.

2. Every insurer is exempt from the requirements of Part II of the Act with respect to policy limit classes 6 and 8.

3.-(1) The policy limit class or classes of risk exposure applicable for a coverage is the class number set out in Column 1 of the Table to this section opposite each description of the policy limit amount set out in Column 2 that describes the limit on the insurer's liability under the contract of automobile insurance in respect of the coverage.

(2) Where a vehicle licensed under the Public Vehicles Act is required by clause 15(1)(b) of Regulation 888 of Revised Regulations of Ontario, 1980, to carry at least $5,000 of insurance for damage to the property of all passengers in the vehicle and the limit of the insurer's liability for comprehensive coverage under a contract of automobile insurance is $5,000, the policy limit class for comprehensive coverage of the vehicle is class 1a.

(3) Despite subsection (1), where a vehicle licensed under the Public Vehicles Act is required by clause 15(1)(c) of Regulation 888 of Revised Regulations of Ontario, 1980, to carry at least $2,000,000 of insurance against loss or damage resulting from bodily injury to or death of one or more passengers in the vehicle,

(a) policy limit classes 5 and 6 do not apply in respect of accident benefits coverage of the vehicle; and

(b) the applicable policy limit classes for accident benefits coverage of the vehicle are class 7 for insurance in the amount of $2,000,000 and class 8 for insurance in excess of $2,000,000, if any.

TABLE

Column 1	Column 2
Class number	Amount of the limit on the insurer's liability
1.	For a coverage with a $200,000 policy limit.
2.	For a coverage with a $300,000 policy limit.
3.	For a coverage with a $500,000 policy limit.
4.	For a coverage with a $1,000,000 policy limit.
5.	For insurance in the amount of $1,000,000 where the policy limit for the coverage is greater than $1,000,000.
6.	For insurance in excess of $1,000,000 where the policy limit for the coverage is greater than $1,000,000.

Schedule 5

Policy Deductible Classes

1. Where the policy deductible class is an applicable class of risk exposure in respect of a contract of automobile insurance, the applicable policy deductible class under section 2 shall be the class with the same deductible amount as the amount defined in the contract as the amount deductible from the amount of the insurer's liability under the contract.

2. The policy deductible classes of risk exposure are,

(a) $25 deductible;

(b) $50 deductible;

(c) $100 deductible;

(d) $250 deductible;

(e) $500 deductible;

(f) $1,000 deductible; or

(g) 5 per cent, rounded to the nearest $250, of the purchase price of the vehicle deductible.

Schedule 6

Vehicle Value Rating Groups

1. Where the vehicle value rating group is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the vehicle value rating groups as described in section 3.

2. Every insurer is exempt from the requirements of Part II of the Act with respect to vehicle value rating group Z.

3.-(1) The vehicle value rating group for a vehicle with a price when new of $75,000 or less is the group number set out in Column 2 of the Table to this section below the applicable model year of the vehicle set out in Column 2 opposite the description of the make and model of the vehicle set out in Column 1.

(2) The vehicle value rating group for a vehicle with a price when new that exceeds $75,000 is group Z.

(3) Where the make or model of a vehicle that is described in subsection (1) is not set out in Column 1 of the Table to this section, the model year of the vehicle is not set out in Column 2 or there is no group number for the vehicle listed in Column 2, the vehicle value rating group for the vehicle shall be determined in accordance with Schedule 7.

TABLE

Column 1	Column 2									
Description of the vehicle make and model	Vehicle rating group number by vehicle model year									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 o earlie
CURA										
- Integra Coupe	11	10								
- Integra Sedan	10	10								
- Legend Coupe	14	12								
- Legend Sedan	13	12								
LPHEO ROMEO										
- Alfetta G.T.									3	2
- Alfetta Sports Sedan									4	2
- Alfetta G.T.6									6	
- Berlina									3	2
- Duetto 1600										2
- Giulia Super 1600 Sedan										2
- Giulia 1300 T.I. Sedan										2
- Giulia Other Models										2
- G.T. Veloce									3	2
- G.T.V. 6				12	12	11	11			
- Milano	14	11								
- Spider 2000				11						
- Spider Other Models	13	13		11	11	10		10	4	2
- 2000 Coupe										2

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
A.M.C.										
- Ambassador Brougham										2
- Ambassador other models										2
- Ambassador										2
- AMX									3	2
- Concord 2 dr.							5	6	3	
- Concord Hatchback									3	
- Concord 4 dr.						7	6	6	3	
- Concord Station Wagon						7	6	6	4	
- Concord DL 2 dr.							5	6	3	
- Concord DL Hatchback									3	
- Concord DL 4 dr.						7	6	6	3	
- Concord D. Station Wagon						7	6	6	3	
- Concord Limited 2 dr.							5	6	3	
- Concord Limited 4 dr.							6	6	3	
- Concord Limited Station Wagon						7	6	6	3	
- Concord Sedan Delivery						7	6	6		
- Eagle 2 dr.							5	6	4	
- Eagle 4 dr.						7	6	7	4	
- Eagle Station Wagon	9	9	8	7	7	7	6	7	5	
- Eagle Limited 2 dr.							5	6	4	
- Eagle Limited 4 dr.							6	7	4	
- Eagle Limited Station Wagon	9	9	8	7	7	7	6	7	5	
- Eagle Premier	10									
- Eagle 50								6		
- Eagle 50 Kammback							5	6		
- Eagle 50 - Sx/4						7	6	6		
- Eagle Sedan Delivery				8		8	7	7		
- Eagle other models							6			
- Gremlin									1	1
- Hornet Hatchback									1	1
- Hornet Sportabout									1	1
- Hornet Sportabout Station Wagon									1	1
- Hornet SC360										1
- Hornet SST										1
- Hornet 6 cyl. 2 dr.									1	1
- Hornet 6 cyl. 4 dr.									1	1
- Hornet 8 cyl. 4 dr.									1	1
- Hornet 8 cyl. 4 dr.									1	1
- Javelin										1
- Javelin AMX									2	1
- Javelin SST										1
- Matador 2 dr.									3	1

Column 1	Column 2								
Description of the vehicle make and model	Vehicle rating group number by vehicle model year								
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 o earlie
- Matador 4 dr.									3	1
- Matador Station Wagon									3	1
- Matador Barcelona 2 dr.									3	1
- Matador Barcelona 4 dr.									3	1
- Matador SST										1
- Matador X										1
- Pacer									3	
- Pacer Station Wagon									3	
- Pacer DL									3	
- Pacer DL Station Wagon									3	
- Pacer Limited									3	
- Pacer Limited Station Wagon									3	
- Spirit Liftback						7	6	5	3	
- Spirit Sedan							6	5	3	
- Spirit DL Liftback						7	6	5	3	
- Spirit Sedan							6	5	3	
- Spirit G.T.						7				
- Older Models -										
American										1
Rebel										1
Rebel Machine										1
Rogue										1
RROW										
- Arrow 160									2	
- Arrow G.S.									2	
- Arrow G.T.									2	
DI										
- 90	13									
- 90 Quattro	14									
- 100										2
- 100 GL										2
- 100 LS 2 dr									4	2
- 100 LS 4 dr									4	2
- 4000, 4000S		13	12	11	10	10	9	8	6	
- 4000 Quattro		13	12							
- 5000, 5000S	13	13	13	12	11	11	11	10	6	
- 5000S Quattro	14									
- 5000 Avant	13	13	13	11	11					
- 5000 Turbo	14	14	13	12	11	11	11	10	7	
- 5000 Turbo Quattro	15	14	13							
- 5000 Turbo Avant	15									
- Coupe		13	12	11	11	11	10			
- Fox Sedan									3	1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Fox Sedan 4 dr.									3	1
- Fox Station Wagon									3	
- Quattro			16	15	15	15				
AUSTIN										
- A110										1
- Healy Sports										1
- Marina 2 dr.									1	1
- Marina 4 dr.									1	1
- Marina GT										1
- Midget 1500									1	1
- Mini										1
- Mini 1000									1	1
- Mini Special									1	1
- Other Models										1
BEAUMONT										
- Sports Deluxe										1
- Station Wagon										1
- Other Models										1
BMW										
- Bavaria										2
- M3	16									
- 3.0 CS, 3.05, 3.05i									7	4
- 318i				11	12					
- 320i					12	12	11	9	6	4
- 320i Sport							11	9	6	
- 325e, 325iS 2 dr.	14	13	13	12	12					
- 325e, 325iS 4 dr.	14	13	12	11						
- 325e, 325iS Convertible	15	15								
- M5	19									
- 524			14							
- 528i, 528E	15	15	14	13	12	12	11	10	8	
- 530i									6	
- 533i					13	12				
- 535i	16	16	14	13						
- M6	23									
- 630CSi									10	
- 633CSi					16	15	14	14	10	
- 635CSi	20	19	17	15						
- 733i					15	14	12	13	10	
- 735i	20	17	15	14						
- 750iL	28									
- 2000										2
- 2002									4	2
- 2500										2
- 2800										2
- 2800 Sports										2
- 3000 CS										2
- Other models										2

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
BRICKLIN (all models)									7	
BUICK										
- Apollo									2	2
- Apollo SR									2	2
- Centry 2 dr.									3	2
- Century 4 dr.								7	3	2
- Century Station Wagon								6	3	2
- Century Estate Wagon	10	9	8	7	7			6	3	2
- Century Custom 2 dr	9	9	9	8	8	8	7		3	2
- Century Custom 4 dr	9	9	9	8	8	7	6		3	2
- Century Custom Station Wagon		9	8	7	7				3	2
- Century Limited 2 dr.		10	10	8	8	8	7		4	
- Century Limited dr.	9	9	9	8	8	7	6	7	3	
- Century Luxus										2
- Century Regal 2 dr.									3	2
- Century Regal 4 dr.									3	2
- Century Special 2 dr.									3	2
- Century Special 4 dr.									3	
- Century Special Station Wagon									4	
- Century Sport Coupe									4	
- Century Sport Coupe Sport Wagon									4	
- Century T-type 2 dr				8	8	8				
- Century T-type 4 dr			9	8	8	7				
- Century Turbo Coupe									3	
- Centurion										2
- Electra Limited 2 dr.					8	8	7	8	4	3
- Electra Limited 4 dr.					8	8	7	8	4	3
- Electra Estate Wagon	11	10	10	9	8	8	7	8	6	
- Park Avenue 2 dr Coupe		11	10	8	8	8	7	8	5	
- Park Avenue 4 dr Sedan	11	10	10	8	8	6	7	8	4	3
- Park Avenue Diesel 2 dr.					8	8	7	8	5	
- Park Avenue Diesel 4 dr.				8	8	8	7	8	5	
- T Type 2 dr.				8						
- T Type 4 dr.		10	10	8						

Column 1	Column 2									
Description of thc vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Others - 2 dr.			10	8					4	3
- 4 dr.		10	10	8					4	3
- LeSabre 2 dr.	10	9						7	3	2
- LeSabre 4 dr.		9						7	3	2
- Le Sabre Station Wagon		9	9	8		8	6	7	3	2
- LeSabre Custom 2 dr		9	9	8	8	7	6		3	2
- LeSabre Custom 4 dr	10	9	9	8	7	7	6		3	2
- LeSabre Custom 455									3	2
- LeSabre 2 dr	10	9	9	8	8	7	6	7	3	
- LeSabre Limited 4 dr.	10	9	9	8	7	7	6	7	3	
- LeSabre Limited Station Wagon				8					3	2
- LeSabre Luxus										2
- LeSabre Sport Coupe									3	2
- Regal 2 dr.	11	10	10	9	8	8	7	7	3	
- Regal 4 dr.					7	7	6		3	
- Regal Estate Wagon						7	6			
- Regal Limited 2 dr.	11	10	10	9	8	8	7	7	4	
- Regal Limited 4 dr.					7	7	6			
- Regal Sport Coupe							7	7	4	
- Regal Sport Decor							7			
- Regal T Type			10	9	8	8				
- Riviera Coupe	13	12	11	10	10	9	8	8	4	3
- Riviera Convertible				12	11	11				
- Riviera T Type	13	12	11	10	10	9	8	8		
- Skyhawk 2 dr. Coupe			9				6			
- Skyhawk Hatchback		10	9						3	
- Skyhawk 4 dr.							6			
- Custom 2 dr.	10	10	9	8	8	8				
- Custom 4 dr.	9	9	9	8	7	7				
- Custom Station Wagon	9	8	8	7	7	7				
- Limited 2 dr.		10	9	8	8	8	6			
- Limited 4 dr.		9	9	8	7	7	6			
- Station Wagon		8	8	7	7	7				
- Road Hawk "S"									3	
- Road Hawk T Type			9	8	8	8			3	
- Skylark 2 dr. Coupe							6	6	3	1
- Skylark Hatchback									3	
- Skylark 4 dr. sedan							6	6	3	1
- Skylark Station Wagon										1
- Skylark Custom 2 dr. Coupe	10				8	7			3	1
- Skylark Custom Hatchback									4	
- Skylark Custom 4 dr Sedan	9	9	9	8	7	7			3	1
- Skylark Limited 2 dr.	10				8	7	6	6	3	
- Skylark Limited 4 dr.	9	9	9	8	7	7	6	6	3	

Column 1	Column 2								
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.								

	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Skylark Sport 2 dr.							6	6	4	
- Skylark Sport 4 dr.							6	6	4	
- Skylark S									3	1
- Skylark S/R 2 dr.									3	1
- Skylark S/R Hatchback									3	
- Skylark S/R 4 dr.									3	1
- Skylark T Type					7	7				
- Skylark 350										1
- Skylark GS										1
- Skylark GS 350										1
- Skylark GS 400, 455, GSX										1
- Somerset		9	9	8						
- Somerset Limited		9	9	8						
- Special Deluxe										2
- Station Wagons										2
- Other Models										2
ADILLAC										
- Allante	22	18								
- Brougham	13									
- Calais 2 dr.									5	3
- Calais 4 dr.									5	3
- Cimarron	N/A	10	10	9	9	9	8			
- de Ville 2 dr.	12	12	12	9	9	9	8	9	5	4
- de Ville 4 dr.	12	12	12	9	9	9	8	9	5	4
- de Ville Custom Phaeton - 2 dr.									5	
- de Ville Custom Phaeton - 4 dr.									5	
- de Ville d'Elegance 2 dr.				9	9	9	8	9	5	4
- de Ville d'Elegance 4 dr.				9	9	9	8	9	5	4
- Eldorado	14	13	13	12	11	11	10	10	5	4
- Eldorado				13	12				6	4
- Eldorado Custom										
- Biarritz			13	12	11	11	10	10	5	
- Fleetwood 2 dr.				10						
- Fleetwood 4 dr.				10						
- Fleetwood Brougham 2 dr.			11	10	10	10	9	10	6	4
- Fleetwood Brougham 4 dr.		12	12	10	10	10	9	10	6	4
- Fleetwood d'Elegance 2 dr.			11	10	10	10	9	10		
- Fleetwood d'Elegance 4 dr.	14	13	12	10	10	10	9	10	6	4
- Eldorado									5	4
- Eldorado Convertible									6	4
- Eldorado Custom Biarritz									5	4

Column 1	Column 2									
Description of the vehicle make and model	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 earli
- Limousine		16	15	13	13	13	11	12	A	A
- Formal Limousine		16	16		13	13	11	12	A	A
- Seventy Five									7	4
- Sixty Special	16	16								
- Park Avenue										4
- Seville	15	14	13	11	12	12	11	11	7	
- Seville d'elegante	15	14	13	11	12	12	11	11	8	
- 60 Special										4
CHECKER										
- Checker							7	7	5	2
- Marathon							7	7	5	
- Long Wheelbase							7	7	5	
CHEVROLET										
- Astro Wagon	9	8	8	7						
- Astro Van	9	8	8	7						
- Bel Air 6 cyl. 2 dr								6	3	1
- Bel Air 6 cyl. 4 dr								6	3	1
- Bel Air 8 cyl. 2 dr								6	3	1
- Bel Air 8 cyl. 4 dr								6	3	1
- Bel Air 8 cyl. Station Wagon								7	3	1
- Berretta 2 dr.	10	9								
- Biscayne 6 cyl.										1
- Biscayne 8 cyl.									3	1
- Biscayne Station Wagon									3	1
- Blazer C/R Series 6 cyl.							7	7	2	1
- Blazer C/R Series 8 cyl.							7	7	2	1
- Blazer S/T Series	9	9	9	8	7	7				
- Blazer K/V Series gas	11	10	10	9	9	9	7	7	2	1
- Blazer K/V Series-diesel	11	10	10	9	9	9	7			
- Blazer Cheyenne							7	7	4	
- Blazer S/T Series	10	9	9	8	7	7				
- Blazer Silverado						9	7	7	4	
- Camaro	13	12	11	10	10	9	8	6	2	1
- Camaro Berlinetta			11	10	10	9	8	6	2	
- Camaro LT		12							2	1
- Camaro Rally Sport									2	1
- Camaro SS										1
- Camaro Z28 Coupe	13	12	11	10	10	10	8	7	3	2
- Camaro Z28 Convertible	13									
- Caprice 4 dr.	9	9	9							
- Caprice Wagon		9								
- Caprice Classic 2 dr.		9	8	7	7		6	7	3	2

Column 1 Description of the vehicle make and model.	Column 2 Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Caprice Classic 4 dr.	9	9	9	7	7	7	6	7	3	2
- Caprice Classic Convertible									4	2
- Caprice Classic Estate Wagon	9	9	9	7	7	7	6	7	3	2
- Cavalier 2 dr.	9	9	9		7	7	6			
- Cavalier 4 dr Sedan	9	9	9	7	7	7	6			
- Cavalier Station Wagon	9	8	8	7	7	7	5			
- Cavalier Convertible	12	11	10	9	9	9				
- Cavalier Cadet 2 dr							6			
- Cavalier Cadet 4 dr							6			
- Cavalier Cadet Station Wagon							5			
- Cavalier CL 2 dr.							6			
- Cavalier CL Hatchback							6			
- Cavalier CL 4 dr.							6			
- Cavalier CL Station Wagon							5			
- Cavalier CS 2 dr. Hatchback		9	9							
- Cavalier CS 4 dr Sedan		9	9	7	7	7				
- Cavalier CS Station Wagon		8	8	7	7	7				
- Cavalier RS Coupe	9	9	9	8						
- Cavalier Type 10 Coupe				8	7					
- Cavalier Type 10 Hatchback				8	7	7	6			
- Cavalier 2.0 TB1					7					
- Cavalier Z24 Coupe	9									
- Celebrity 2 dr Coupe	9	9	9	8	8	7	7			
- Celebrity 4 dr. Sedan	9	9	8	8	7	7	6			
- Celebrity Station Wagon	9	8	8	7	7					
- Chevelle Concours										1
- Chevelle Concours Estate										1
- Chevelle Deluxe										1
- Chevelle Deluxe Station Wagon										1
- Chevelle Deluxe 300									2	1
- Chevelle Graenbrim										1
- Chevelle Laguna									2	1
- Chevelle Laguna Station Wagon									2	1
- Chevelle Malibu 2 dr. 6 cyl.									2	1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Chevelle Malibu 6 cyl. 4 dr									2	1
- Chevelle Malibu 8 cyl. 2 dr.									2	1
- Chevelle Malibu 8 cyl. 4 dr.									2	1
- Chevelle Malibu Station Wagon									2	1
- Chevelle Malibu Classic 6 cyl, 2 dr									2	1
- Chevelle Malibu Classic 6 cyl, 4 dr									2	1
- Chevelle Malibu Classic 8 cyl, 2 dr									2	1
- Chevelle Malibu Classic 8 cyl, 4 dr									2	1
- Chevelle Malibu Classic Station Wagon									2	1
- Chevelle Landau 6 cyl.									2	1
- Chevelle Landau 8 cyl.									2	1
- Chevelle Nomad Wagon										1
- Chevelle SS									2	1
- Chevelle 398, 400, 454									2	1
- Chevette Scooter 2 dr.		8	8	7	7	7	6	5	2	
- Chevette Scooter 4 dr.		8	8		7	7	5			
- Chevette Custom 2 dr.									2	
- Chevette Custom 4 dr.									3	
- Chevette Deluxe Hatchback									2	
- Chevette Deluxe 4 dr.									3	
- Chevette other 2 dr		8	8	7	7	7	6	5	2	
- Chevette other 4 dr		8	8	7	7	7	5	5	3	
- Chevy Van G10	9	9	8	8	8	7	7	7	4	2
- Chevy Van G20	9	9	9	8	8	7	7	7	4	2
- Chevy Van G20 Diesel	9	9	9	8	8	7	7	7	4	2
- Chevy Van G30	9	9	9	8	8	7	7	7	4	2
- Chevy Van G30 Diesel	9	9	9	8	8	7	7	7	4	2
- Citation XII Sport 2 dr					7				3	
- Citation XII Sport Hatchback				8	7	7	6		3	
- Citation 2 dr					7	7	6		3	

Column 1	Column 2
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.

	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Citation Hatchback				8	7	7	6	6	3	
- Citation 4 dr				7	7	7	5	6	3	
- Corsica 4 dr	9	9								
- Corvette	17	15	15	14	13		13	9	4	4
- Corvette Convertible	17	17	16						4	4
- Corvette Collector Edition							13			
- El Camino							7	6	3	1
- El Camino Classic									3	1
- El Camino Conquista							7	6	3	
- El Camino Royal Knight							7	6	3	
- El Camino Super Sport							7	6	3	
- Impala Landau									3	1
- Impala Other 2 dr								6	3	1
- Impala Other 4 dr				7	7	7	6	6	3	1
- Impala Station Wagon							6	7	4	1
- Impala Convertible										1
- Malibu 2 dr								6	4	
- Malibu 4 dr							7	6	4	
- Malibu Station Wagon							7	6	4	
- Malibu Classic 2 dr								6	4	
- Malibu Classic 4 dr							6	6	4	
- Malibu Classic Station Wagon							6	6	4	
- Monte Carlo Landau								6	3	2
- Monte Carlo SS	11	10	10	9	8					
- Monte Carlo Other	11	10	10	9	8	8	7	6	3	2
- Monza 2 dr Coupe									3	
- Monza Hatchback									3	
- Monza 4 dr									3	
- Monza Station Wagon									3	
- Monza Sport 2 dr Coupe									3	
- Monza Sport Hatchback									3	
- Monza Spyder									3	
- Nomad								6	4	3
- Nova Hatchback									1	1
- Nova 4/5 dr		9	9							
- Nova 6 cyl 2 dr									1	1
- Nova 6 cyl 4 dr									1	1
- Nova 8 cyl 2 dr									1	1
- Nova 8 cyl 4 dr									1	1
- Nova Concours 2 dr									1	1
- Nova Concours Hatchback									1	1
- Nova Concours 4 dr									1	1
- Nova Hatchback									1	1
- Nova Custom 2 dr									1	1

Column 1 Description of the vehicle make and model	Column 2 Vehicle rating group number by vehicle model year									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Nova Custom 4 dr									1	1
- Nova LN 2 dr									1	1
- Nova LN 4 dr									1	1
- Nova Rally 2 dr									3	
- Nova Rally Hatchback									4	
- Pickup C/R 10/1500	10	9	9	8	8	8	7	6	4	2
- Pickup C/R 10/1500 4+ Passenger #	10									
- Pickup C/R 10/1500 Diesel		9	9	8	8	8	7	7	4	2
- Pickup C/R 20/2500	10	10	9	8	8	8	7	7	4	2
- Pickup C/R 20/2500 Diesel	10	10	9	8	8	8	7	7	4	2
- Pickup C/R 20/2500 4+ Passenger #	10	10	9	8	8	8	7	7	4	2
- Pickup C/R 20/2500 4+ Passenger# Diesel	10	10	9	8	8	8	7	7	4	2
- Pickup C/R 30/3500	10	10	9	8	8	8	7	7	4	2
- Pickup C/R 30/3500 Diesel	10	10	9	8	8	8	7	7	4	2
- Pickup C/R 30/3500 4+ Passenger #	10	10	9	8	8	8	7	7	4	2
- Pickup C/R 30/3500 4+ Passenger# Diesel	10	10	9	8	8	8	7	7	4	2
- Pickup S/T 2WD	9	9	9	8	7	7	6			
- Pickup S/T 2WD 4+ Passenger #	9	9	9	8						
- Pickup K/V 10/1500	11	10	10	8	8	8	7	7	5	3
- Pickup K/V 10/1500 4+ Passenger #	11									
- Pickup K/V 10/1500 Diesel		10	10	8	8	8	7	7	5	3
- Pickup K/V 20/2500	10	10	9	8	8	8	7	7	5	3
- Pickup K/V 20/2500 4+ Passenger #	10									
- Pickup K/V 20/2500 Diesel	10	10	9	8	8	8	7	7	5	3
- Pickup K/V 30/3500	10	10	10	8	8	8	7	7	5	3
- Pickup K/V 30/3500 Diesel	10	10	10	8	8	8	7	7	5	3
- Pickup K/V 30/3500 4+ Passenger #	10	10	10	8	8	8	7	7	5	3
- Pickup K/V 30/3500 4+ Passenger# Diesel	10	10	10	8	8	8	7	7	5	3
- Pickup S/T 4WD	9	9	9	8	7	7	6			
- Pickup S/T 4WD 4+ Passenger #	9	9	9	8						
- Spectrum 2 dr			9							
- Spectrum 4 dr		9	8	7						
- Sportvan G10/11		9	9	8	8	7	6	7	3	1
- Sportvan G20/21		9	9	8	7	7	6	7	3	1
- Sportvan G20/21 Diesel		9	9	8	7	7				
- Sportvan G30/31		9	9	8	8	8	6	7	3	1

Column 1	Column 2									
Description of the vehicle make and model	Vehicle rating group number by vehicle model year									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlie
- Sportvan G30/31 Diesel		9	9	8	8	8				
- Beauville G10/11	10	9	9	8	8	7	6	7	3	
- Beauville G20/21	10	9	9	8	7	7	6	7	3	
- Beauville G30/31	10	9	9	8	8	8	6	7	3	
- Bonaventure G10/11	10	9	9	8	8	7	6	7		
- Bonaventure G20/21	10	9	9	8	7	7	6	7		
- Bonaventure G30/31	10	9	9	8	8	8	6	7		
- Sprint 2 dr	9	9	9	7						
- Sprint 4 dr	9	9	8							
- Suburban C/R 10	10	9	9	8	7	7	6	7	3	1
- Suburban C/R 10 Diesel	10	9	9	8	7	7	6			
- Suburban C/R 20	10	9	8	7	7	7	6	7	4	1
- Suburban C/R 20 Diesel	10	9	8	7	7	7	6			
- Suburban K/V 10	10	9	9	8	7	7	6	7	3	1
- Suburban K/V 10 Diesel	10	9	9	8	7	7	6			
- Suburban K/V 20	10	9	9	7	7	7	6	7	4	1
- Suburban K/V 20 Diesel	10	9	9	7	7	7	6			
- Suburban K/V # Scottsdale				8	7	7	6	7	3	1
- Suburban K/V # Silverado				8	7	7	6	7	3	1
- Vega									1	1
- Vega Estate Wagon									1	1
- Vega Hatchback									1	1
- Vega Kammback									1	1
- Vega LX									1	1
- Vega Station Wagon									1	1
- Vega Van									1	1
- Corvair										1
- Other										1
- Station Wagon										2
RYSLER										
- Corboda						8	7	7	4	
- Corboda Cabriolet							7	7	4	
- Corboda Corinthian								7	4	
- Corboda Crown									4	
- Corboda S									4	
- Daytona 2 dr	10	10								
- Daytona Turbo	11	10	10	9	9					
- Dynasty	9									
- E Class					7	7				
- Executive					10					
- Fifth Avenue	10	9	9	8	8					
- Imperial						11	9	10		
- Imperial Crown										4
- Imperial Le Baron									5	4
- Laser			10	9	9					
- Laser X			10	9	9					
- Le Baron 2 dr	10	9	9	8	7	7	6	6	4	

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Le Baron 4 dr	9	9	9	8	7	7	6	6	4	
- Le Baron Station Wagon								6	4	
- Le Baron Convertible	10	10	10	9	8	8	7			
- Le Baron GTS	10	9	9	8						
- Le Baron Mark Cross 2 dr			9	8	7	7	6			
- Le Baron Mark Cross 4 dr			9	8	7	7				
- Le Baron Mark Cross Station Wagon			9	8	7	7				
- Le Baron Mark Cross Convertible			10	9	8	7				
- Le Baron Medallion 2 dr							6	6		
- Le Baron Medallion 4 dr							6	6		
- Le Baron Medallion Convertible							7			
- Le Baron Sport 2 dr								6		
- Le Baron Sport 4 dr								6		
- Le Baron Sport Station Wagon								6		
- Le Baron Town and Country Station Wagon	10	9	9	8	7	7	6		4	
- Le Baron Town and Country Convertible			10	9	10					
- Limosine			13	11						
- Newport 2 dr									3	2
- Newport 3 dr								7	3	2
- Newport Custom 2 dr									3	2
- Newport Custom 4 dr									3	2
- Newport Royal									3	2
- Newport St. Regis									4	
- Newport 300										2
- New Yorker	10	10	9	8	8	8	6	8	4	3
- New Yorker Turbo	10									
- New Yorker Brougham 2 dr									4	3
- New Yorker Brougham 4 dr									4	3
- New Yorker Fifth Avenue						8	7	8		
- New Yorker Salon									5	
- New Yorker St Regis									5	
- Other models										2
CITROEN										
- D Special ID Super										1
- DS19, DS20, DS21										1
- ID19, ID20										1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- ID21, Station Wagon										1
SM										1
Other models										1
COLT										
- Hardtop									2	1
- 3 dr Hatchback						8	6	5	3	
- 5 dr Hatchback						7	6			
- 2 dr Coupe									1	1
- 4 dr Sedan	9	9	9						1	
- Estate Wagon									3	1
- Station Wagon									3	1
- Custom 2 dr Coupe									1	1
- Custom 3 dr Hatchback							6	5	3	
- Custom 5 dr Hatchback						7	6			
- Custom Station Wagon									1	1
- Deluxe						8	6	5		
- DL 3 dr	9	9	9	8	8					
- DL 4/5 dr	9	9	9	8	7					
- E 3 dr	9	9	9	8	8					
- E 4/5 dr	9	9	9	8	7					
- GTS			9	8	8					
- RS						8				
- Vista 2WD		9	9							
DACIA										
- Aro						7				
- Dacia 2 dr Coupe		9								
- Dacia Sedan		8			7	7				
- Dacia Station Wagon		8			7					
- Pickup					6					
DATSUN										
- F10 2 dr									3	
- F10 3 dr Hatchback									3	
- F10 Station Wagon									3	
- Pulsar NX						9				
- Sentra 2 dr						7	6			
- Sentra 2 dr Deluxe						7	6			
- Sentra 4 dr Sedan						7	6			
- Sentra 3 dr Hatchback						7	6			
- Sentra Station Wagon						7	6			
- Stanza 3 dr Hatchback						8	7			
- Stanza 5 dr						8	7			
- Stanza XE 3 dr Hatchback						8	7			
- Stanza XE 5 dr						8	7			

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- 200 SX Coupe						9	8	6	4	
- 200 SX Hatchback						9	8	7	5	
- 210 2 dr							6	5	1	
- 210 4 dr							7	5	1	
- 210 Hatchback							7	5	2	
- 210 Station Wagon							6	6	3	
- 210 Special									1	
- 210 Sunny (1.2L)							6	5	3	
- 210 TR										1
- 210 Other								5	2	
- 240Z										2
- 260Z										4
- 280Z Coupe								5		
- 280Z 2+2								5		
- 280ZX GL						11	10	9	6	
- 280ZX GL Turbo						11	10			
- 280ZX Sport Coupe						11	10	8	5	
- 280ZX Turbo						11	10			
- 280ZX Turbo, 2+2 GL 2+2						11	10	9	6	
- 310 2 dr Hatchback							6		3	
- 310 Deluxe							6	5		
- 310 Pulsar								5		
- 310 GX Coupe/Sport							6	5	3	
- 310 GX 2 dr Hatchback							6	5	3	
- 310 GX 4 dr Hatchback							6	5	3	
- 510 Sedan 2 dr								6	3	1
- 510 Sedan 4 dr									3	1
- 510 Hatchback								6	4	
- 510 Station Wagon								6	4	1
- 610 Hardtop									3	1
- 610 Sedan									3	1
- 610 Station Wagon									3	1
- 710 2 dr									2	2
- 710 4 dr									2	2
- 710 Station Wagon									2	
- 710 T										2
- 710 TR									2	2
- 810 Maxima						9	8	8		
- 1600 Sports Station Wagon										1
- 1600 Sports										1
- 2000 Sports										1
- Other Models										1
- Trucks - patrol										1
- Trucks - pick up										1
- Box 4 x 2 reg.						7	6	5	1	1
- Box long 4 x 2						8	6	5	2	
- Box 4 x 4						7	6	5	1	1

Column 1	Column 2									
De.cription of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
DODGE										
- 400 Coupe						8	6			
- 400						9				
- 600 Coupe			9	8	8					
- 600 Sedan	9	9	8	7	7	7				
- 600 Convertible			10	9	8					
- 600 ES				8	7	7				
- 600 ES Covertible			10	9						
- Aries 2 dr.			9	8	7	7	6	6		
- Aries 4 dr.			8	7	7	7	6			
- Aries Custom 2 dr.							6	6		
- Aries Custom 4 dr.							6	6		
- Aries Custom Stn. Wagon				7	7	7	6	6		
- Aries LE 2 dr.	9	9	9	8						
- Aries LE 4 dr.	9	9	8	7						
- Aries LE Station Wagon	9	8	8							
- Aries SE 2 dr.			9	8	7	7	6	6		
- Aries SE 4 dr.			8	7	7	7	6	6		
- Aries SE Station Wagon			8	7	7	7	6	6		
- Aspen 2 dr.									3	
- Aspen 4 dr.									3	
- Aspen Station Wagon									3	
- Aspen Custom 2 dr.									3	
- Aspen Custom 4 dr.									3	
- Aspen R/T									3	
- Aspen Special Edition 2 dr.									3	
- Aspen Special Edition 4 dr.									3	
- Aspen Special Edition Stn. Wagon									3 3	
- Aspen Sport Wagon									3	
- Aspen Sunrise									3	
- B Series Van	9	9	8	7	7	7	6	7	4	2
- Van B250	9	9	9	7	7	7	6	7	4	3
- Van B350	10	9	9	8	7	7	6	7	4	3
- Wagon B150	9	9	8	7	7					
- Wagon B250	9	9	8	7	7					
- Wagon B350	9	9	8	7	8					
- Caravan	8	8	8	7	7					
- Challenger						9	8	7	2	1
- Challenger Technica						9				
- Challenger Rallye										1
- Challenger R/T										1
- Challenger SE Hard top										1
- Charger Coupe									2	2
- Charger Hatchback		9	9	8	8	9	7			
- Charger Hardtop									2	2
- Charger Daytona									2	2
- Charger R/T									2	2

Column 1 Description of the vehicle make and model	Column 2 Vehicle rating group number by vehicle model year								
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 c earli
- Charger Shelby		11	11	9	8	9				
- Charger Special Edition									2	2
- Charger Sport									2	2
- Charger Super Bee										2
- Charger 2.2			11	9	8	9	7			
- Charger 500										2
- Coronet									2	1
- Coronet Station Wagon									2	1
- Coronet Brougham									2	1
- Coronet Custom									2	1
- Coronet Custom Station Wagon									2	1
- Coronet Deluxe 6 cyl.										1
- Coronet Deluxe 8 cyl.										1
- Coronet Station Wagon										1
- Coronet R/T										1
- Coronet Super Bee										1
- Dakota 2WD	9	9								
- Dakota 4WD	10	10								
- Dart									1	1
- Dart Custom									1	1
- Dart Demon										1
- Dart Demon 340										1
- Dart Demon Special Edition									1	1
- Dart Demon Sport									1	1
- Dart Demon Sport 340									1	1
- Dart Demon Sport 360									1	1
- Dart Swinger									1	1
- Dart Swinger Special									1	1
- Dart Swinger 340									1	1
- Dart GT										1
- Dart GTS										1
- Dart other models										1
- Diplomat 2 dr								6	4	
- Diplomat 4 dr								6	4	
- Diplomat Station Wagon								6		
- Diplomat Salon 2 dr								6	3	
- Diplomat Salon 4 dr	9	8	8	7	7	7	6	6	3	
- Diplomat Salon Station Wagon								6	4	
- Diplomat Sport 2 dr								6	3	
- Diplomat Sport 4 dr								6	3	
- Expo	8									
- Lancer	10	10	10	8						
- Lancer ES	10	10	10	8						

Column 1	Column 2									
Description of the vehicle make and model	Vehicle rating group number by vehicle model year									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 o earlie
- Magnum XE									4	
- Mini Ram Van	9	9	9	7	7					
- Mini Wagon B150					7	6	7			
- Mini Wagon B250						6	7			
- Mirada					9	7	7	4		
- Monaco Brougham 2 dr									3	1
- Monaco Brougham 4 dr									3	1
- Monaco Brougham Station Wagon										1
- Monaco 2 dr									3	1
- Monaco 4 dr									3	1
- Monaco Station Wagon									3	1
- Monaco Custom Wagon										1
- Omni de Tomaso								6	4	
- Omni Euro Sedan								5		
- Omni Miser							6	5		
- Omni Premiere 3 dr Hatchback									4	
- Omni Premiere 5 dr Hatchback									3	
- Omni 024								6	3	
- Omni 024 Miser							7			
- Omni others 3 dr							7		4	
- Omni others 5 dr		8	8	7	7	7	6	5	3	
- Pickup D100, D150	10	9	9	8	8	8	7	6	4	2
- Pickup D250	9	9	9	8	8	8	7	7	4	3
- Pickup D350	10	10	9	8	8	8	7	7	4	3
- Pickup W100, W150	10	9	9	8	8	8	7	7	5	3
- Pickup W250	10	9	9	8	8	8	7	7	5	3
- Pickup W350	10		10	8	8	8	7	7	5	3
- Polara Custom										1
- Polara Station Wagon										1
- Polara other models										1
- Raider Sport Utility	10	10								
- Ram 50	9	9	9	8	8	7	6	6		
- Ram 50 Club Cab	9			8	8	7	6	6		
- Ram 50 Royal	9			8	8	7	6	6		
- Ram 50 Sport		9	9	8	8	7	6	6		
- Ram 50 Power Ram	10	10	9	8	8	7	6	6		
- Ram 50 Ram Sport		10	9	8	8	7	6	6		
- Ram 50 Ram Sport Club Cab	10									
- Ram Charger 2WD Bighorn								7		
- Ram Charger 2WD	9	9	9	8	8	8	7	7	3	
- Ram Charger 2WD Macho								7		
- Ram Charger 2WD Royal SE				8	8	8	7	7		
- Ram Charger 4WD	9	9	9	8	8	8	7	7	3	
- Ram Charger 4WD Royal SE				8	8	8	7	7		

Column 1	Column 2									
Description of the vehicle make and model	Vehicle rating group number by vehicle model year									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 c earlie
- Rampage Pickup					7	7	6			
- Rampage Pickup 2.2					8	7				
- Royal Monaco 2 dr									4	
- Royal Monaco 4 dr									4	
- Royal Monaco Station Wagon									4	
- St. Regis								6	4	
- St. Regis Touring Edition									4	
- Shadow 2/3 dr	9	9								
- Shadow 4/5 dr	9	9								
- Sportsman B100										3
- Sportsman B150						7	6	7		
- Sportsman B200									3	
- Sportsman B250						7	6	7		
- Sportsman B250 Maxiwagon						7	6	7		
- Sportsman B300										3
- Sportsman B350						8	6	7		
- Sportsman B350 12 passenger						8	6	7		
- Sportsman B350 15 passenger						8	6	7		
- Sportsman Bighorn						7	6	7	3	
- Sportsman Luxury						7	6	7	3	
- Sportsman Macho						7	6	7	3	
- Sportsman Royal, Royal SE						7	6	7	3	
- Crestwood									3	2
- Other models										1
NVOY (all models)										1
PIC (all models)										1
ERRARI										
- BB 512					A			A	19	
- Berlina Boxer	13								19	13
- 246 GT	8								10	8
- 308 GT4 Mondial			25	23			22	22	10	
- 308 GTB, GTBi Coupe			22	20				19	11	
- 308 GTH									11	
- 308 GTS, GTi			23	22				21	13	
- 328		27								
- 365 GT									10	9
- 400								A	18	
IAT										
- 124 Sedan										1
- 124 Station Wagon										1
- 124 Special										1
- 124 Spider						10	8	7	3	
- 124 Sport Coupe									1	1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- 128 2 dr.									1	1
- 128 3 dr.									2	
- 128 4 dr.									1	1
- 128 Station Wagon									1	1
- 131 Brava 2 dr.								7	3	
- 131 Brava 4 dr.								7	3	
- 131 Brava Stn.Wagon									3	
- Strada 3 dr. Hatchback									3	
- Strada 4 or 5 dr.									3	
- Strada X 1/9									3	2
- Strada X 1/9 Spider							8	7	3	
- Strada other models									1	1
FIRENZE (all models)										1
FORD										
- Aerostar Van		8	8	7						
- Aerostar Wagon		8	8	7						
- Bronco		10	9	8	9	8	7	7	3	
- Bronco Ranger							7	7	3	
- Bronco II 2 Wheel Drive		10	10							
- Bronco II 4 Wheel Drive		10	10	9	8	8				
- Club Wagon E100								6	7	3
- Club Wagon E150		9	9	7	7	7	6	7	3	
- Club Wagon E150 King of Clubs							6	7		
- Club Wagon E150 Super Wagon							6	7	4	
- Club Wagon E200, E250		10	9	8	8	8	6	7	3	
- Club Wagon E250 Super Wagon				8	8	8	6			
- Club Wagon E350		10	9	8	8	8	7	8	5	
- Club Wagon Captains Chateau							7	8	5	
- Club Wagon Captains Club							7	8	5	
- Cortina GT										1
- Cortina Other Models										1
- Courier						6	5	6	2	1
- Crown Victoria 2dr.		9	9	8	7	7	6	7	4	
- Crown Victoria 4dr.		9	8	7	7	7	6	7	4	
- Crown Victoria Station Wagon		9	9	8	7	8				
- Custom										1
- Custom Station Wagon									3	1
- Custom 500 2 dr.									3	1
- Custom 500 4 dr.									3	1
- Custom 500 Station Wagon									3	1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Econoline Van E100						7	6	7	4	2
- Econoline Van E150		9	8	7	7	7	6	7	4	2
- Econoline Van E150 Super		9	8	7	7	7	6	7	4	2
- Econoline Van E250		10	9	7	8	7	6	7	4	2
- Econoline Van E250 Super		10	9	7	8	7	6	7	4	2
- Econoline Van E350		9	9	8	8	7	6	7	4	2
- Econoline Van E350 Super		9	9	8	8	7	6	7	4	2
- Elite									4	
- Escort 2 dr.		9	9				6	6		
- Escort 4 dr.							6			
- Escort Station Wagon								6		
- Escort GL 2 dr.	9	9		7	7	7	6	6		
- Escort GL 4 dr.	9	9		7	7	7	6			
- Escort GL Station Wagon	8	8		7	7	7	5	6		
- Escort GL Squire Wagon				7	7	7	5			
- Escort GLX 2 dr.						7	6	6		
- Escort GLX 4 dr.						7	6			
- Escort GlX Station Wagon						7	5	6		
- Escort GLX Squire Wagon						7	5			
- Escort GT	10	9	9	7	7	7	6	6		
- Escort L 2 dr. Hatchback	9		9	7	7	7	6	6		
- Escort L 4 dr. Hatchback			9	7	7	7	6			
- Escort L Station Wagon			9	7	7	7	5	6		
- Escort LX 2 dr.			9							
- Escort LX 4 dr.			9	7	7					
- Escort LX Station Wagon			9	7	7					
- Escort S 2 dr.				7						
- Escort SE,SS 2 dr.							6	6		
- Escort SE,SS 4 dr.							6			
- Escort SE,SS Station Wagon								6		
- EXP 2 dr. Coupe	10	9	9			8	7			
- EXP Sport		9		8	8	8				
- EXP TR Performance							7			
- Fairmont 2 dr.						7	6	6	4	
- Fairmont 4 dr.						7	6	6	4	
- Fairmont Station Wagon								6	4	
- Fairmont Futura Decor Fleet 2 dr.								6		
- Fairmont Futura Decor Fleet 4 dr.								6		

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating-group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Fairmont Futura Decor Fleet Station Wagon								6		
- Fairmont Luxury Coupe							6			
- Fiesta								5	3	
- Fiesta Decor								5	3	
- Fiesta Ghia								5	3	
- Fiesta Sport								5	3	
- Pickup F100 2 Wheel Drive						7	6	6	4	2
- Pickup F150 2 Wheel Drive	9	9	8	7	7	7	6	7	4	
- Pickup F150 Super 2 Wheel Drive	9	9	8	7	7	7	6	7	4	
- Pickup F250 2 Wheel Drive	9	9	9	8	7	8	6	7	4	3
- Pickup F250 Diesel 2 Wheel Drive			9	8	7	8	6	7	4	3
- Pickup F250 Super 2 Wheel Drive	9	9	9	8	7	8	6	7	4	3
- Pickup F250 Super Diesel 2Wheel Drive			9	8	7	8	6	7	4	3
- Pickup F350 2 Wheel Drive	10	10	9	8	8	8	7	7	4	3
- Pickup F350 Crew Cab 2 Wheel Drive	10	10	9	8	8	8	7	7	4	3
- Pickup F350 Diesel 2 Wheel Drive			9	8	8	8	7	7	4	3
- Pickup F150 4 Wheel Drive	9	9	9	8	7	7	6	6	5	3
- Pickup F150 Super 4 Wheel Drive	9	9	9	8	7	7	6	6	5	3
- Pickup F250 4 Wheel Drive	9	9	9	8	7	8	7	7	5	3
- Pickup F250 Super 4 Wheel Drive	9	9	9	8	7	8	7	7	5	3
- Pickup F250 Diesel 4 Wheel Drive			9	8	7	8	7	7	5	3
- Pickup F350 4 Wheel Drive	10	10	9	8	8	8	7	8	6	
- Pickup F350 Crew Cab 4 Wheel Drive	11	10	9	8	8	8	7	8	6	
- Pickup F350 Diesel 4 Wheel Drive			9	8	8	8	7	8	6	
- Galaxie 500										1
- Galaxie 500 Station Wagon									3	1
- Granada 2 dr.									3	
- Granada 4 dr.									3	
- Granada ESS 2 dr.									4	
- Granada ESS 4 dr.									4	
- Granada Ghia 2 dr.									3	
- Granada Ghia 4 dr.									3	

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Granada GL,GLX 2dr.							6	6		
- Granada GL,GLX 4dr.							6	6		
- Granada GL,GLX Station Wagon							6			
- Granada GL Decor 2 dr.								6		
- Granada GL Decor 4 dr.								6		
- Granada L 2 dr.							6	6		
- Granada L 4 dr.							6	6		
- Granada L Station Wagon							6			
- Granada Special Edition 2 dr.									4	
- Granada Special Edition 4 dr.									4	
- Granada Sport 2 dr.								6		
- Granada Sport 4 dr.								6		
- Gran Torino 2 dr.									3	1
- Gran Torino 4 dr.									3	1
- Gran Torino Station Wagon									3	1
- Gran Torino Brougham 2 dr.									3	1
- Gran Torino Brougham 4 dr.									3	1
- Gran Torino Sport									3	1
- LTD 2 dr.							6	7	3	2
- LTD 4 dr.			9	8	7	7	6	6	3	2
- LTD 4 dr. Propane				8	7	7				
- LTD Station Wagon			9	7	7	7	6	7	3	2
- LTD Country Squire			9	7	7	7	6	7	3	2
- LTD Brougham 2 dr.									3	2
- LTD Brougham 4 dr.			9	8	7	7			3	2
- LTD Custom 500 2dr.									3	
- LTD Custom 500 4dr.									3	
- LTD Custom 500 Station Wagon									4	
- LTD Diamond Jubilee 2 dr.									3	
- LTD Diamond Jubilee 4 dr.									3	
- LTD Landau 2 dr.									3	2
- LTD Landau 4 dr.									3	2
- LTD Landau Luxury 2 dr.									4	
- LTD Landau Luxury 4 dr.									4	
- LTD Luxury 2 dr.							6	7	4	
- LTD Luxury 4 dr.							6	6	4	
- LTD Luxury Station Wagon							6	7	4	
- LTD LX 4 dr.				8						
- LTD S 2 dr.									4	

Column 1	Column 2								
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.								
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 c earlie
- LTD S 4 dr.							6	6	4	
- LTD S Station Wagon							6	7	4	
- LTD II 2 dr.									3	
- LTD II 4 dr.									3	
- LTD II Station Wagon									3	
- LTD II Brougham 2dr									3	
- LTD II Brougham 4dr									3	
- LTD II S 2 dr.									3	
- LTD II S 4 dr.									3	
- Maverick 2 dr.									1	1
- Maverick 4 dr.									1	1
- Maverick Grabber 6 cyl.									1	1
- Maverick Grabber 8 cyl.									1	1
- Mustang 4 cyl 2 dr.								6	4	
- Mustang 4 cyl 3 dr.								6	4	
- Mustang 6 cyl 2 dr.								6	4	1
- Mustang 6 cyl 3 dr.								6	4	
- Mustang 8 cyl 2 dr.								6	4	1
- Mustang 8 cyl 3 dr.								6	4	
- Mustang Cobra	11	10	10					6	4	1
- Mustang Convertible	12	11	10	9	9	9				
- Mustang Decor 2 dr.								6		
- Mustang Decor 3 dr.								6		
- Mustang Ghia 2 dr.								6	4	
- Mustang Ghia 3 dr.								6	4	
- Mustang GL 2 dr.						9	7			
- Mustang GL 3 dr.						9	7			
- Mustang GLX 2 dr.						9	7			
- Mustang GLX 3 dr.						9	7			
- Mustang Grande										1
- Mustang GT 3 dr.	11	10		9	9	9	7			1
- Mustang GT Convertible	12	11		10	9					
- Mustang L,LX 2 dr.	10	10	10	9	9	9	7			
- Mustang L,LX 3 dr.	10	10	10	9	9	9				
- Mustang L,LX Convertible	11	11	10	9	9					
- Mustang Mach I										1
- Mustang SVO 3 dr.			11	10	10					
- Mustang T-Roof GT	d					9	7			
- Mustang T-Roof Other						9	7			
- Mustang TR Performance 2 dr.							7			
- Mustang TR Performance 3 dr.							7			
- Mustang Boss 302										1
- Mustang Boss 351										1
- Mustang II,Cobra, Cobra II 2 dr.									2	

Column 1	Column 2									
Description of the vehicle make and model	Vehicle rating group number by vehicle model year									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 c earli
- Mustang II, Cobra, Cobra II 3 dr.									3	
- Mustang II Decor 2dr									2	
- Mustang II Decor 3dr									3	
- Mustang II Ghia Sport 2 dr.									2	
- Mustang II Ghia Sport 3 dr.									3	
- Mustang II King Cobra 2 dr.									4	
- Mustang II King Cobra 3 dr.									4	
- Mustang II Mach 1									3	
- Mustang II MPG 2 dr.									2	
- Mustang II MPG 3 dr.									3	
- Mustang II 2 dr.									2	
- Mustang II 3 dr. 2x2, 2+2									3	
- Pinto Cruising									2	
- Pinto Cruising Wagon									1	1
- Pinto ES 2 dr.									2	
- Pinto ES 3 dr.									2	
- Pinto ESS 2 dr.									3	
- Pinto ESS 3 dr.									3	
- Pinto MPG 2 dr.									1	1
- Pinto Pony									1	1
- Pinto Rallye									2	
- Pinto Rallye Station Wagon									1	1
- Pinto 4 cyl 2 dr.									1	1
- Pinto 4 cyl 3 dr. Runabout									1	1
- Pinto 4 cyl Station Wagon									1	1
- Pinto 6 cyl									1	1
- Pinto 6 cyl Squire Station Wagon									1	1
- Pinto 6 cyl Station Wagon									1	1
- Ranger Pickups 2 Wheel Drive	9	9	9	8	8	7				
- Ranger Pickups 2 Wheel Drive Diesel			9	8	8	7				
- Ranger Pickups Super Cab 2 WD	9									
- Ranger Pickups 4 Wheel Drive		9	9	8	8	7				
- Ranger Pickups 4 Wheel Drive Diesel			9	8	8	7				
- Ranger Pickups 4WD Super Cab	10									
- Ranchero									3	
- Ranchero GT									3	
- Ranchero Squire									3	
- Taurus 4 dr.	9	9	9							

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Taurus Station Wagon	9	9	9							
- Taurus LX 4 dr.	9	9	9							
- Taurus LX Station Wagon	9	9	9							
- Tempo 2 dr	9	9								
- Tempo 4 dr.	9	9								
- Tempo GL 2 dr.	9	9	9	8	7					
- Tempo GL 4 dr.	9	9	9	8	7					
- Tempo GLX 2 dr.				8	7					
- Tempo GLX 4 dr.				8	7					
- Tempo L 2 dr.	9	9	9	8	7					
- Tempo L 4 dr.	9	9	9	8	7					
- Tempo LX 2 dr.		9	9							
- Tempo LX 4 dr.	9	9	9							
- Thunderbird	10	10	10	9	9	9	7	7	5	3
- Thunderbird Diamond Jubilee									5	
- Thunderbird Heritage						9	7	7	5	
- Thunderbird Luxury								7	5	
- Thunderbird Silver Anniversary									5	
- Thnderbird Town Landau							7	7	5	
- Thunderbird Turbo Coupe	11	10	10	9	9	9				
- Torino 6 cyl										1
- Torino 8 cyl 2 dr.									1	1
- Torino 8 cyl 4 dr.									1	1
- Torino 8 cyl Station Wagon									1	1
- Torino Brougham										1
- Torino Cobra										1
- Torino C.J.										1
- Torino GT										1
- Torino 500										1
- Torino 500 Station Wagon									1	1
- Torino Squire									1	1
- Country Squire			9	7	7	7	6	7	3	2
- Fairlane										1
- Falcon										1
- Galaxie										1
- Galaxie Station Wagon										1
- Shelby Cobra										1
- Ranch Wagon									3	2
- XL										1
- Other										1
G.M.C.										
- Astre									1	1
- Caballero							6	7	4	

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating-group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Jimmy C/R 6 cyl 2 Wheel Drive							6	7	2	1
- Jimmy C/R 8 cyl 2 Wheel Drive							6	7	2	1
- Jimmy S/T 2 Wheel Drive	9	9	9	8	7	7				
- Jimmy K/V Gas 4 Wheel Drive	10	9	9		8	9	6	7	2	1
- Jimmy K/V Diesel 4 Wheel Drive	10	9	9	8	8	9	6			
- Jimmy K/V High Sierra 4 Wheel Drive			9	8	8	9	6	7	2	1
- Jimmy S/T 4 Wheel Drive	10	9	9	8	7	7				
- Pickup C/R 1500	10	9	9	8	8	8	7	6	4	2
- Pickup C/R 1500 4+ passenger #	10									
- Pickup 1500 Diesel		9	9	8	8	8	7	7	4	2
- Pickup C/R 2500	10	9	9	8	7	7	6	6	4	2
- Pickup C/R 2500 Diesel	10	9	9	8	7	7	6	6	4	2
- Pickup C/R 2500 4+ passenger #	10	9	9	8	7	7	6	6	4	2
- Pickup C/R 2500 4+ passenger # Diesel	10	9	9	8	7	7	6	6	4	2
- Pickup C/R 3500	10	10	9	8	8	7	6	6	4	2
- Pickup C/R 3500 Diesel	10	10	9	8	8	7	6	6	4	2
- Pickup C/R 3500 4+ passenger #	10	10	9	8	8	7	6	6	4	2
- Pickup C/R 3500 4+ passenger # Diesel	10	10	9	8	8	7	6	6	4	2
- Pickup S/T	9	9	8	7	7	7	6			
- Pickup S/T 4+ passenger #	9	9	8	7						
- Pickup K/V 1500	11	10	10	8	8	8	7	7	5	3
- Pickup K/V 1500 4+ passenger #	11									
- Pickup K/V Diesel		10	10	8	8	8	7	7	5	3
- Pickup K/V 2500	10	9	9	8	8	7	6	7	5	3
- Pickup K/V 2500 4+ passenger #	10									
- Pickup K/V 2500 Diesel	10	9	9	8	8	7	6	7	5	3
- Pickup K/V 3500	10	10	10	8	8	7	6	8	5	3
- Pickup K/V 3500 4+ passenger #	10	10	10	8	8	7	6	8	5	3
- Pickup K/V 3500 4+ passenger # Diesel	10	10	10	8	8	7	6	8	5	3
- Pickup S/T	9	9	8	7	7	7	6			
- Pickup S/T 4+ passenger #	9	8	8	7						
- Rally Wagon G1500		9	9	8	8	7	6	7	3	1

Column 1 Description of the vehicle make and model.	Column 2 Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Rally Wagon G2500		9	8	7	7	7	6	7	3	1
- Rally Wagon G3500		9	9	8	8	8	6	7	3	1
- Rally Wagon Custom G1500	10	9	9	8	8	7	6	7		
- Rally Wagon Custom G2500	10	9	8	7	7	7	6	7		
- Rally Wagon Custom G3500	10	9	9	8	8	8	6	7		
- STX G1500	10	9	9	8	8	7	6	7	3	1
- STX G2500	10	9	8	7	7	7	6	7	3	1
- STX G3500	10	9	9	8	8	8	6	7	3	1
- Safari Wagon	9	8	8	7						
- Safari Van	9	8	8	7						
- Sprint									3	1
- Suburban C/R 1500 2 Wheel Drive	10	9	9	8	7	7	6	7	3	1
- Suburban C/R 1500 2 Wheel Drive Diesel	10	9	9	8	7	7	6	7		
- Suburban C/R 2500 2 Wheel Drive	10	9	9	7	7	7	7	7	4	1
- Suburban K/V 1500	10	9	9	8	7	7	6	7	3	1
- Suburban K/V 1500 Diesel	10	9	9	8	7	7	6			
- Suburban K/V 2500	10	9	9	7	7	7	7	7	4	1
- Suburban K/V 2500 Diesel	10	9	9	7	7	7	7			
- Suburban #Sierra Classic				8	7	7	7	7	4	1
- Suburban #Sierra Grande					7	7	7	7	4	1
- Vandura Vans G1500	9	9	8	7	7	7	6	7	4	2
- Vandura Vans G2500	9	9	9	8	7	7	6	7	4	2
- Vandura Vans G2500 Diesel	9	9	9	8	7	7	6	7	4	2
- Vandura Vans G3500	9	9	9	8	7	7	6	7	4	2
- Vandura Vans G3500 Diesel	9	9	9	8	7	7	6	6	4	3
HILLMAN (all models)										1
HONDA										
- Accord Hatchback	10	10	9	8	8	8	6	6	3	
- Accord 4 dr.									6	3
- Accord EX, EXI	10	10	9	8	8					
- Accord LX	10	10	9	8	8	8	6	6		
- Civic 1500 GL GLS		9	9	7	7	7	6	5	2	
- Civic CRX Coupe	10	9	9	8	8					
- Civic 2 dr.									1	1
- Civic 3 dr. Hatchback	9	8	8	7	7	7	6	5	3	
- Civic 4 dr.	10	9	9	8	7	7	6	5	3	
- Civic Station Wagon	9	9	9	8	7	7	6	5	3	
- Civic Wagon 4WD	9	9								
- Civic Wagovan		9	9							

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Prelude	11	10	10	9	9	9	8	6	4	
- Prelude CVCC										3
- Prelude Si 4WS	11									
- Prelude Other Model										1
HYUNDAI										
- Excel 3 dr. Hatchback	9	8								
- Excel 4/5 door	9	8	8							
- Pony		8	8	7	7					
- Stellar		9	9	8						
INTERNATIONAL										
- Gas,Scout,Scout II, Scout II XLC Pickup									3	1
- Scout,Scout II Scout II XLC Roadster Cab top, gas										4
- Scout, Scout II, Scout II XLC Terra 4x2, gas									3	1
- Scout, Scout II Scout II XLC Terra 4x4, gas									3	1
- Scout,Scout II Scout II XLC Traveler 4x2, gas									4	
- Scout, Scout II Scout II XLC 4x4 Traveler, gas									4	
- Scout, Scout II Scout II XLC Traveltop 4x2, gas									3	1
- Scout, Scout II, Scout II XLC Traveltop 4x4, gas									3	1
- Scout, Scout II, Scout II XLC Terra 4x2, diesel									3	
- Scout, Scout II Scout II XLC Terra 4x4, diesel									3	
- Scout , Scout II Scout II XLC Traveler 4x2 diesel									4	
- Scout, Scout II, Scout II XLC Traveler 4x4 diesel									4	
- Scout, Scout II Scout IIXLC,Traveltop 4x2 diesel									3	1
- Scout, Scout II, Scout IIXLC,Traveltop 4x4 diesel									3	1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 earli
- Scout,Scout II Scout II XLC Rallye Package									3	
- Scout SS II									4	
- Travelall									3	1
INNOCENTI (all models)			9	8	8					
ISUZU										
- I Mark 3 dr	10	10								
- I Mark 4 dr	10	10								
- Pickup 2WD		NA								
- Pickup 4WD		NA								
- Trooper	10	10								
JAGUAR										
- E Type Series 3 Roadster										4
- E Type Series 3 2+2 Coupe										4
- E Type XJ										4
- XJ-S (S-Type)	18	17	16	15	14	14	13	14	6	4
- XJ-SC(Cabriolet)	20	18	16							
- XJ6,XJ6L	18	15	14	13	13	13	12	13	6	4
- XJ6C									6	
- XJ6 Sovereign	19	16	15	14	14					
- XJ2, XJ12C,XJ12L	18	17	16	15	15	15	13	14	6	4
- Other models									6	4
JEEP										
- Cherokee 2WD	9	9	9	8						
- Cherokee 4WD	10	9	9	8	8	8	7	7	4	
- Cherokee 4WD Limited	11									
- Cherokee #Chief				8	8	8	7	7	5	
- Cherokee #Laredo						8	7	7	5	
- Cherokee #Pioneer				8	8	8				
- Cherokee #S									4	
- Comanche 2WD	9	9	9							
- Comanche 2WD Eliminator	9									
- Comanche 4WD	9	9	9							
- Jeep CJ5,CJ6,DJ5						9	7	7	3	
- Jeep CJ7			9	8	8	9	7	7	3	
- Jeep Commando 4x4										1
- Jeep J10 Pickup		10	9	8	8	8	7	7	5	4
- Jeep J20 Pickup		10	9	8	8	8	7	7	5	4
- Jeep Scrambler						8	7	7		
- Jeep Golden Eagle					8	9	7	7	3	
- Jeep Honcho					8	9	7	7	3	
- Jeep Laredo				8	8	9	7	7	3	
- Jeep Renegade				8	8	9	7	7	3	
- Jeep YJ	10	10								
- Wagoneer Brougham							9	6	7	

Column 1 Description of the vehicle make and model.	Column 2 Vehicle value rating group number by vehicle model year.								
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Wagoneer Grand	12	11	11	10	9					
- Wagoneer Limited	11	10	10	8	8	9	6	7	5	
- Wagoneer Other Models		10	9	8	8		6	7	4	2
JENSEN										
- Healey									4	3
- Interceptor									4	3
LADA										
- Lada				7	7	7	6	4	3	
- Niva	9	9	9	8	7	7	7	5		
- Samara	9	9								
- Signet 4 dr		8	8	7	7					
- Signet Wagon	8	8	8							
- Signet GLJ Turbo	10									
LAMBORGHINI										
- Jalpa		23								
LANCIA										
- 2 dr Coupe									5	
- Beta 2 dr Coupe									6	1
- Beta 4 dr Sedan									5	
- Estate Coupe									6	1
- Flavia										1
- Fulvia										1
- HPE Hatchback									6	1
- Scorpion									6	1
- Zagato							10	9	6	3
LINCOLN										
- Continental 2 dr									6	3
- Continental 4 dr	13	13	13	11	11	11	9		6	3
- Continental Collector Series 2 dr									6	
- Continental Collector Series 4 dr									6	
- Continental Signature Designer	14	13	13	11	11	11	9			
- Continental Mark III										3
- Continental Mark IV									6	3
- Continental Mark V									7	
- Continental Mark V Collector Series									7	
- Continental Mark V Decor									7	
- Continental Mark V Designer									7	

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Continental Mark VI 2 dr									8	
- Continental Mark VI 4 dr									8	
- Continental Signature 2 dr									8	
- Continental Signature 4 dr									8	
- Continental Signature Designer 2 dr									8	
- Continental Signature Designer 4 dr									8	
- Continental Car/Coupe 2 dr									7	
- Continental Car/Coupe 4 dr									7	
- Continental Williamsburg Ltd 2 dr									6	
- Continental Williamsburg Ltd 4 dr									6	
- Diamond Jubilee									10	
- Lincoln						10	8			
- Lincoln Designer						10	8			
- Lincoln Signature						10	8			
- Mark VI 2 dr Coupe						11	10	10		
- Mark VI 4 dr Sedan						11	10	10		
- Mark VI Designer 2 dr						11	10	10		
- Mark VI Designer 4 dr						11	10	10		
- Mark VI Signature 2 dr						11	10	10		
- Mark VI Signature 4 dr						11	10	10		
- Mark VI Signature Designer 2 dr								10		
- Mark VI Signature Designer 4 dr								10		
- Mark VII 2 dr Coupe	13	13	12	11	11					
- Town Car 2 dr								9		
- Town Car 4 dr	13	13	12	10	10			9		
- Versailles									7	
LOTUS										
- Eclat									8	
- Elan									4	1
- Elite									8	
- Esprit		21	18						8	
- Europa Coupe S2									4	1
- Plus 2									4	1
- Sprint									4	1

Column 1	Column 2									
Description of the vehicle make and model	Vehicle rating group number by vehicle model year									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 c earlie
- Super 7										1
- 'S' 130									4	1
MASERATI										
- Maserati 2 dr.			14	14						
- Maserati 4 dr.			16							
- Merak SS							17	17		
- Quattroporte				26			23	21		
- Spyder			17	16						
MAZDA										
- Cosmo									5	1
- G.L.C. Custom 3 dr.								5		
- G.L.C. Custom 5 dr.							6	6		
- G.L.C. Decor 3 dr.				7	7	7	6	5		
- G.L.C. Decor 4/5 dr.				8	7	7	6			
- G.L.C. Deluxe 2/3 dr.									2	
- G.L.C. Deluxe 4/5 dr.									3	
- G.L.C. LX 4 dr.				8	7					
- G.L.C. Sport 3 dr.				7	7	7	6	5	3	
- G.L.C. Sport 4 dr.						7				
- G.L.C. 3 dr.				7	7	7	6	5	2	
- G.L.C. Station Wagon						7	6	5	2	
- MX 6	11									
- RX2										1
- RX3									3	1
- RX3 Station Wagon									3	1
- RX4 2 dr.									3	1
- RX4 4 dr.									3	1
- RX4 Station Wagon									3	1
- RX7 GSL, GSL-SE				11	10				3	1
- RX7 GX, GXL	13	13	11			10	9	7		
- RX7 Turbo	14	13	11							
- RX7 Other	12	11	11	10	10	10	9	7	5	
- RX7 Convertible	14									
- 323 3 dr.	9	9	9							
- 323 GTX	11									
- 323 GTX 4 dr.	9	9	9							
- 323 GT	10									
- 323 GT 5 dr.	9	9	8							
- 323 GT Station Wagon	9	9								
- 626 Luxury (LX) 2 dr		11	10	9	8	9	7	7		
- 626 Luxury (LX) 4/5 dr.	10	10	10	9	8	8	7	7		
- 626 2 dr.		10	10	9	8	9	7	7	4	
- 626 4 dr.	10	10	10	9	8	8	7	7	4	
- 626 Turbo 4WS	11									
- 626 5 dr.	11									
- 808 Miser (1.3 litre) 2 dr.									2	1

Column 1	Column 2
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.

	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- 808 Miser (1.3 litre) 4 dr									2	1
- 808 Deluxe Coupe									2	1
- 808 Station Wagon									2	1
- 808 (1.6 litre) 2 dr									2	1
- 808 (1.6 litre) 2 dr									2	1
- 808 (1.6 litre) 4 dr									2	1
- 808 Station Wagon									2	1
- 929 Sedan	11								4	
- 929 Station Wagon									4	
- 929 Other Models										1
- Pick-ups 2 WD 1800									2	1
- Pick-ups 2 WD 2 Rotor									2	1
- Pick-ups 2 WD Short Box	9	8	8		7	7	6	5	3	
- Pick-ups 2 WD Long Box	9	9	8		7	7	6	5	3	
- Pick-ups 2 WD Cab Plus	10	9	9							
- Pick-ups 4 WD Short Box	10	10								
- Pick-ups 4 WD Long Box	9	9								
- Pick-ups 4 WD Cab Plus	9	9								
MERCEDES										
- 180									6	2
- 190E 2.3 - 16		18	13							
- 190 - Other Models	14	14	13	12	12				6	2
- 200, 200D										2
- 219									6	2
- 220 Models										2
- 230 Models									6	2
- 240, 240D						11	9	11	6	2
- 250										3
- 250 Coupe, 250C										4
- 260 E	17	16								
- 280 Coupe, C									7	4
- 280 Sedan									6	3
- 280 CE								14	10	
- 280 E Sedan								13	6	3
- 280 S									6	3
- 280 SE Sedan									6	3
- 280 SEL										3
- 280 SL										4
- 300 CD, CDT	20			13	13	13	12	13	9	
- 300 D, DT, E	18	17	15	13	12	12	11	12	7	5
- 300 SD, SDL		19	17	15	14	14	12	14	10	
- 300 SEL	21									5

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 o earlie
- 300 TD, TDT	19	18		14	13	13	11	13	10	
- 350 SL										5
- 380 SE				17	16					
- 380 SEC						18	17			
- 380 SEL						17	15	17		
- 380 SL				16	16	17	14	16		
- 380 SLC								17		
- 420, 450 SE									8	7
- 420, 450 SEL	22	21	19						8	7
- 420, 450 SL									8	7
- 420, 450 SLC									10	9
- 500, 560 SEC	28	26	23	21	20					
- 500, 560 SEL	25	23	21	19	18					
- 500, 560 SL	22	21	19							
- 6.9									14	
MERCURY										
- Bobcat MPG 2 dr									2	
- Bobcat MPG 4 dr									2	
- Bobcat MPG Station Wagon									2	
- Bobcat SC Runabout - 4 cyl									2	
- Bobcat Special 4cyl									2	
- Bobcat Sports 3 dr - 4 cyl									3	
- Bobcat 2 dr 4 cyl									2	
Bobcat 3 dr 4 cyl									2	
- Bobcat Station Wagon 4 cyl									2	
- Bobcat Villager 4 cyl									2	
- Bobcat Deluxe Wagon 6 cyl									2	
- Bobcat SC Runabout 6 cyl									2	
- Bobcat Sports 3 dr 6 cyl									3	
- Bobcat Station Wagon 6 cyl									2	
- Bobcat 2 dr 6 cyl									2	1
- Bobcat 3 dr 6 cyl									2	
- Bobcat Villager Wagon 6 cyl									2	
- Capri Black Magic						8	7	6		
- Capri Decor								6		
- Capri Chia									3	1
- Capri CS			10	8	9	8	7	6		
- Capri L						8	7			
- Capri RS			10	8	9	8	7	6	3	
- Capri RS Turbo				8	9		7	6	3	

Column 1 Description of the vehicle make and model.	Column 2 Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Capri TR Performance							7			
- Capri Other 4 cyl				8	9	8	7	6	3	1
- Capri 4 cyl Turbo							7	6	3	
- Capri 6 cyl				8	9	8		6	3	1
- Capri 8 cyl				8	9			6	3	
- Capri Older Models									3	1
- Comet 2 dr									2	1
- Comet 4 dr									2	1
- Cougar 2 dr			10	9	9		6	6	3	1
- Cougar 4 dr							6	6	3	
- Cougar Station Wagon							6		3	
- Cougar Brougham 2 dr									3	1
- Cougar Brougham 4 dr									3	
- Cougar Decor 2 dr								6	4	
- Cougar Decor 4 dr								6	4	
- Cougar LS 2 dr	11	10	10	9	9		6			
- Cougar LS 4 dr							6	6		
- Cougar S 2 dr									3	1
- Cougar S 4 dr									3	
- Cougar XR7	11	11	10	9	10	8	7	7	4	2
- Cougar XR7 Decor								7	4	
- Cougar XR7 LS						8	7	7		
- Cougar XR7 Luxury									5	
- Cougar XR7 Midnight Chamois									4	
- Cougar XR7 Sport									5	
- Cyclone CJ										1
- Cyclone GT										1
- Cyclone Spoiler										1
- Cyclone Other Model										1
- Grand Marquis 2 dr			9	8	7	7	6	7	5	
- Grand Marquis 4 dr	10	9	9	8	7	7	6	7	5	
- Grand Marquis Station Wagon						7	6	7	3	
- Grand Marquis Diamond Jubilee									4	
- Grand Marquis Colony Park Wagon	10	9	9	8	7	7	6	7	3	
- Grand Marquis LS 2 dr		9	9	8	7	7				
- Grand Marquis LS 4 dr	10	9	9	8	7	7				
- LN7						8	7			
- LN7 TR Performance							7			
- Lynx 3 dr			9				6	5		
- Lynx 5 dr							6			
- Lynx Station Wagon								6		
- Lynx GL 3 dr							6	5		
- Lynx GL 5 dr							6			

Column 1 Description of the vehicle make and model.	Column 2 Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Lynx GL Station Wagon							5	6		
- Lynx GS 3 dr			9	7	7	7	6	5		
- Lynx GS 5 dr			9	7	7	7	6			
- Lynx GS Station Wagon			8	7	7	7	5	6		
- Lynx L 3 dr			9	7	7	7	6	5		
- Lynx L 4/5 dr			9	7	7	7	6			
- Lynx L Station Wagon			8	7	7	7	5	6		
- Lynx LS 3 dr						7	6	5		
- Lynx LS 5 dr						7	6			
- Lynx LS Station Wagon						7	5			
- Lynx LTS				7	7	7				
- Lynx RS				7	7	7	6	5		
- Lynx RS Station Wagon								6		
- Lynx S 3 dr Hatchback				7						
- Lynx SE 3 dr							6			
- Lynx SE 5 dr							6			
- Lynx XR3			9							
- Marquis 2 dr									4	2
- Marquis 4 dr			9	8	7	7	6	6	4	2
- Marquis 4 dr Propane				8	7					
- Marquis Station Wagon			9	7	7	7	6	7	4	2
- Marquis Brougham 2 dr							7	7	4	2
- Marquis Brougham 4 dr			9	8	7	7	6	6	4	2
- Marquis Brougham 4 dr Propane				8	7					
- Marquis Deluxe									4	2
- Marquis Deluxe Station Wagon									4	2
- Marquis LTS 4 dr				8						
- Marquis Marauder									4	2
- Marquis Meteor 2 dr									4	
- Marquis Meteor 4 dr								6	4	
- Marquis Meteor Station Wagon								7	4	
- Monarch 2 dr									3	
- Monarch 4 dr									3	
- Monarch Brougham									4	
- Monarch ESS 2 dr									4	
- Monarch ESS 4 dr									4	
- Monarch Ghia 2 dr									3	
- Monarch Ghia 4 dr									3	
- Monarch Grand Ghia									3	
- Monarch Special Edition 2 dr									3	

Column 1 Description of the vehicle make and model	Column 2 Vehicle rating group number by vehicle model year								
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Monarch Special Edition 4 dr.									3	
- Montego 2 dr.									2	1
- Montego 4 dr.									2	1
- Montego MX 2 dr.									2	1
- Montego MX 4 dr.									2	1
- Montego MX Station Wagon									2	1
- Montego MX Brougham 2 dr.									2	1
- Montego MX Brougham 4 dr.									2	1
- Montego GT										1
- Sable 2 dr.		9	9							
- Sable 4 dr.	9	9	9							
- Sable Station Wagon	9	9	9							
- Topaz GS 2 dr.	9	9	9	8	7					
- Topaz GS 4 dr.	9	9	9	8	7					
- Topaz L 2 dr.	9	9	9	8	7					
- Topaz L 4 dr.	9	9	9	8	7					
- Topaz LS 2 dr.			9	8	7					
- Topaz LS 4 dr.	9	9	9	8	7					
- Topaz LTS	9									
- Tracer 2/3 dr.	9	9								
- Tracer 4/5	9	9								
- Tracer Wagon	9									
- Zephyr Ghia 4 cyl Turbo 2 dr.									3	
- Zephyr Ghia 4 cyl Turbo 4 dr.									3	
- Zephyr Ghia 4 cyl Turbo Station Wagon									4	
- Zephyr GS Decor Z7 Coupe						7	6	6		
- Zephyr Other Models 2 dr.						7	6	6	4	
- Zephyr Other Models 4 dr.						7	6	6	4	
- Zephyr Other Models Station Wagons								6	4	
- Older Models										1
- Colony Park						7	6	7	3	
EKUR										
- Scorpio	13									
- XRTi	14	13	13	12						
ETEOR										
- Montcalm 2 dr.									3	1
- Montcalm 4 dr.									3	1
- Montcalm Station Wagon									3	1
- Rideau 2 dr.									3	1
- Rideau 4 dr.									3	1
- Rideau Station Wagon									3	1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlie
- Le Moyne										1
- S-33										1
Other										1
M.G.										
- MGB GT										1
- MGB Other Models								7	2	1
- Midget									2	1
- Other Models										1
MINI (all models)									2	
MORGAN										
- 4 cyl										1
- 8 cyl										1
MORRIS (all models)										1
NISSAN										
- 200SX Coupe	11	11	10	9						
- 200SX Hatchback	11	11	10	9						
- 300ZX GL,GLL	14	13	13	11	12					
- 300ZX GL 2+2	13	13	13	11	11					
- 300ZX Sports	13	13	13	11	12					
- Maxima	11	11	11	9	9					
- Micra 3 dr	9	9								
- Micra 5 dr	9	9								
- Micra Deluxe			9	8	8					
- Micra GL			9	8	8					
- Multi 2WD	10	9	9							
- Multi 4WD	10	10	9							
- Pathfinder Wagon	11	10								
- Pathfinder Van	10	9								
- Pickup 2WD Short Box	9	9	9	8	7					
- Pickup 2WD Long Box	9	9								
- Pickup 2WD King Cab	9	9	9	8	8					
- Pickup 2WD King Cab SE Models	10	9								
- Pickup 4WD Short Box	10	10	9	8	8					
- Pickup 4WD Short Box SE Models	10									
- Pickup 4WD Long Box	10	10	9	8	8					
- Pickup 4WD King Cab	10	10	9	8	8					
- Pickup 4WD King Cab SE Models	10	10								
- Other SE Models	10									
- Pulsar NX	11	10	9	8	8					
- Sentra Deluxe 2 dr	9		9	8	7					
- Sentra Deluxe 4 dr	9				7					
- Sentra Deluxe Station Wagon	9				7					

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Sentra XE,GXE,SE 2/3 dr	10	10	9	8	7					
- Sentra XE,GXE,SE 4 dr	10	10	9	8						
- Sentra XE,GXE,SE Station Wagon	10	9	9	8						
- Sentra XE,GXE,SE 4WD Wagon		9								
- Sentra Other 2/3 dr		9								
- Sentra Other 4 dr		9								
- Sentra Other Station Wagon		9								
- Stanza Deluxe	10				8					
- Stanza GL				8	8					
- Stanza XE,GXE,E 3dr					8					
- Stanza XE,GXE,E 4/5 dr	10	10		8	8					
- NSU RO 80 Rotary										1
- NSU RO Wankel Spider										1
- NSU Other Models										1
OLDSMOBILE										
- Calais 2 dr		9	9	8						
- Calais 4 dr		9	9							
- Supreme 2 dr		9	9	8						
- Supreme 4 dr		9	9							
- Cutlass 2 dr									3	1
- Cutlass 4 dr								6	3	1
- Cutlass Cruiser Wagon		9	9	7	7	7	6	6	3	1
- Cutlass Diesel Cruiser				7	7	7	6	6	3	
- Cutlass Brougham 2 dr									3	1
- Cutlass Brougham 4 dr								6	3	1
- Cutlass Brougham 4 dr Custom									3	
- Cutlass Brougham Cruiser								6	3	
- Cutlass Calais 2 dr	10				9	8	7	7	4	
- Cutlass Calais 4 dr	10									
- Cutlass LS								5		
- Cutlass S 2 dr									3	1
- Cutlass S 4 dr									3	1
- Cutlass Salon 2 dr		10	10	9					3	1
- Cutlass Salon 4 dr									3	1
- Cutlass Salon Brougham 2 dr									4	
- Cutlass Salon Brougham 4 dr									4	
- Cutlass Supreme 2 dr	10	10	10	9	8	8	7	7	4	

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Cutlass Supreme 4 dr		9	9	8	7	7	6		3	1
- Cutlass Supreme Station Wagon									3	1
- Cutlass Supreme Brougham 2 dr	10	10	10	9	8	8	7	7	3	1
- Cutlass Supreme Brougham 4 dr		9	9	8	7	7	6			
- Cutlass 4-4-2			10						3	1
- W30 Machine										1
- Cutlass Diesel 2 dr								7	3	
- Cutlass Diesel 4 dr								6	4	
- Cutlass Ciera 2 dr	9	9	9				7			
- Cutlass Ciera 4 dr	9	9	9				6			
- Cutlass Ciera Brougham 2 dr			9	8	8	8	7			
- Cutlass Ciera Brougham 4 dr	9	9	9	8	8	7	6			
- Cutlass Ciera LS 2 dr				8	8	8	7			
- Cutlass Ciera LS 4 dr				8	8	7	6			
- Cutlass Ciera International 2 dr	10									
- Cutlass Ciera International 4 dr	10									
OLDSMOBILE										
- Delta 88 2 dr								6	3	3
- Delta 88 4 dr						7	6	6	3	3
- Delta 88 Custom									3	3
- Delta 88 Custom Cruiser	10	9	9	8	8	8	7	7	3	3
- Delta 88 Diesel 2 dr						7	6	6	4	
- Delta 88 Diesel 4 dr						7	6	6	4	
- Delta 88 Holday Coupe								6	4	
- Delta 88 Royale Town Sedan 2 dr									3	3
- Delta 88 Royale 2dr		9	9	8	8	7	6	6	3	3
- Delta 88 Royale Town Sedan 4 dr	10	9	9	8	7	7	6	6	3	
- Delta 88 Royale Brougham 2 dr	10	9	9	8	8	7	6	6	4	
- Delta 88 Royale Brougham 4 dr	10	9	9	8	7	7	6	6	4	
- Delta 88 Royale LS				8						
- F-85										1
- Firenza 2 dr	10	9	9							
- Firenza 4 dr Sedan	9	9	9	8	8	7	6			
- Firenza Station Wagon	9	9	8	7	7	7				

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Firenza LX		9		8	8	7	6			
- Firenza S,SX		9		8	8	7	6			
- Ninety-Eight									4	3
- Ninety-Eight Luxury 2 dr									4	3
- Ninety-Eight Luxury 4 dr								7	4	3
- Ninety-Eight Regency 2 dr			10	8	8	8	7	8	4	3
- Ninety-Eight Regency 4 dr	11	10	10	8	8	8	7	7	4	3
- Ninety-Eight Regency Brougham 2 dr		10	10	8						
- Ninety-Eight Regency Brougham 4 dr	11	10	10	8	8	8	7			
- Omega 2 dr					8	8	6	6	2	1
- Omega Hatchback									3	1
- Omega 4 dr					7	7	6	6	2	1
- Omega Brougham 2 dr					8	8	6	6	2	1
- Omega Brougham Hatchback									3	
- Omega Brougham 4 dr					7	7	6	6	2	1
- Omega Brougham ES 2 dr						8	6			
- Omega Brougham ES 4 dr					7	7	6	6		
- Omega Brougham LS									4	
- F-85									2	1
Omega Salon									2	
- Omega Salon Hatchback									3	
- Omega SX 2 dr Coupe								6	2	1
- Omega SX Hatchback									3	
- Omega SX 4 dr Sedan									4	
- Omega Sport Coupe								6		
- Starfire									4	3
- Toronado										3
- Toronado Brougham	12	12	11	9	9	9	8	8	4	3
- Toronado Brougham Diesel				9	9	9	8	8	4	
- Toronado Custom									4	3
- Toronado XS									6	
- Toronado XSC								8	6	
- Toronado XSR									4	3
- Older Models										2
- Custom Cruiser	10	9	9	8	8	8	7	7	3	3
- Other Station Wagon Models										2
OPEL (all models)										2

Column 1	Column 2									
Description of the vehicle make and model	Vehicle rating group number by vehicle model year									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 earli
OPTIMA										
- 3 dr.	9									
- 4 dr.	9									
PEUGOT										
- 204										1
- 304										1
- 304 Station Wagon										1
- 404										1
- 404 Station Wagon										1
- 504, 504GL, 504SL									3	1
- 504, 504GL, 504SL Station Wagon						9	7	8	3	1
- 505 GR								8		
- 505 STX	13	13								
- 505 Turbo Diesel 4 dr. Sedan	NA	13	12	10	10	10	9	8		
- 505 Turbo Diesel Station Wagon	NA		10							
- 505 Other 4 dr Sedan	13	12	12	10	10	10	9	8		
- 505 Other Station Wagon			10	9	8					
- 604, 604SL						11	11	9	7	
PLYMOUTH										
- Caravelle 2 dr.			9	8	8	8			4	
- Caravelle 4 dr.	9	9	9	8	7	7		6	4	
- Caravelle Station Wagon								6	4	
- Caravelle Salon 2 dr.								6	3	
- Caravelle Salon 4 dr.	9	8	8	7	7	7	6	6	3	
- Caravelle Salon Station Wagon								6	3	
- Caravell Salon S									3	
- Caravelle Sport						8		6	3	
- Cricket Hardtop									1	1
- Cricket Station Wagon									1	1
- Cricket Other Model									1	1
- Expo	8									
- Fury 2 dr.									3	1
- Fury 4 dr.									3	1
- Fury Station Wagon									3	1
- Fury Custom									3	1
- Fury Custom Station Wagon									3	1
- Fury Sport									3	1
- Fury Sport Station Wagon									3	1
- Fury Sport GT										1
- Fury Sport S23										1
- Fury I										1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Fury I Station Wagon										1
- Fury II										1
- Fury II Station Wagon										1
- Fury III										1
- Fury III Station Wagon										1
- Fury Gran										1
- Gran Fury 2 dr									4	
- Gran Fury 4 dr								6	4	
- Gran Fury Station Wagon									4	
- Gran Fury Brougham									4	
- Gran Fury Brougham 2 dr									4	
- Gran Fury Brougham 4 dr									4	
- Gran Fury Custom 2 dr									4	
- Gran Fury Custom 4 dr									4	
- Gran Fury Salon									4	
- Gran Fury Special									4	
- Horizon Miser							6	5		
- Horizon Premier 3 dr Hatchback									3	
- Horizon Premier 5 dr Hatchback									3	
- Horizon TC3							7	6	3	
- Horizon TC3 Miser							7			
- Horizon Turismo						8	7	6	4	
- Horizon Other Model		8	8	7	7	7	6	5	3	
- Reliant 2 dr	9	9	9	8	7	7	6	6		
- Reliant 4 dr	9	9	8	7	7	7	6			
- Reliant Station Wagon	9	8	8							
- Reliant Custom 2 dr							6	6		
- Reliant Custom 4 dr							6	6		
- Reliant Custom Station Wagon				7	7	7	6	6		
- Reliant SE 2 dr			9	8	7	7	6	6		
- Reliant SE 4 dr			8	7	7	7	6	6		
- Reliant SE Station Wagon			8	7	7	7	6	6		
- Sapporo						9	7	6	4	
- Sapporo Technica						9				
- Satellite 6 cyl										1
- Satellite 8 cyl										1
- Satellite Station Wagon										1
- Satellite Brougham										1
Satellite Custom 6 cyl										1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Satellite Custom 8 cyl										1
- Satellite Custom Station Wagon										1
- Satellite Custom Station Wagon Regent										1
- Satellite GTX										1
- Satellite Road Runner										1
- Satellite Sebring										1
- Satellite Sebring Plus										1
- Satellite Sport										1
- Sundance 2/3 dr	9	9								
- Sundance 4/5 dr	9	9								
- Turismo		9	9	8	8	8	7	6	4	
- Valiant 6 cyl									1	1
- Valiant 8 cyl									1	1
- Valiant Brougham									1	1
- Valiant Custom									1	1
- Valiant Barracuda										1
- Valiant Cuda										1
- Valiant Duster Coupe									1	1
- Valiant Duster Custom									1	1
- Valiant Duster 340										1
- Valiant Duster 360									1	1
- Valiant Gran Coupe										1
- Valiant Scamp									1	1
- Valiant Scamp Special 6 cyl									1	1
- Valiant Scamp										
- Special 8 cyl									1	1
- Volare 2 dr									3	
- Volare 4 dr									3	
- Volare Station Wagon									3	
- Volare Custom 2 dr									3	
- Volare Custom 4 dr									3	
- Volare Fun Runner									3	
- Volare Premier 2 dr									3	
- Volare Premier 4 dr									3	
- Volare Premier Station Wagon									3	
- Volare Road Runner									3	
- Volare Sport									3	
- Volare Sport Station Wagon									3	
- Voyager	9	8	8	7	7					
- Belvedere GTX										1
- Custom Suburban										1
- Sport Suburban										1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 o earlie
- VIP										1
- Other Plymouth Station Wagons										1
- Other Models										1
PONTIAC										
- 1000 2/3 dr				8	7	7				
- 1000 4/5 dr				7	7	7				
- 2000 2 dr Coupe					7	7				
- 2000 3 dr Hatchback					7	7				
- 2000 4 dr Sedan					7	7				
- 2000 Station Wagon					7	7				
- 2000 LE 2 dr Coupe					7	7				
- 2000 LE 4 dr Sedan					7	7				
- 2000 LE Station Wagon					7	7				
- 2000 OHC 5					7					
- 2000 S					7					
- 2000 SE 2 dr Coupe					7					
- 2000 SE Hatchback					7	7				
- 2000 SE 4 dr Sedan					7					
- 2000 Sunbird Convertible					9	9				
- 6000 2 dr	9	9	9	8	8	8	7			
- 6000 4 dr	9	9	9	8	8	7	6			
- 6000 Station Wagon		9	8	7	7					
- 6000 LE 2 dr			9	8	8	8	7			
- 6000 LE 4 dr	9	9	9	8	8	7	6			
- 6000 LE Station Wagon	9	9	8	7	7					
- 6000 STE	10	10	9	8	8	7				
- Acadian 2/3 dr		8	8	7	7	7	6	5	2	
- Acadian 4/5 dr.		8	8	7	7	7	5	5	3	
- Acadian Custom 3 dr Hatchback								5	2	
- Acadian Custom 4 dr								5	3	
- Acadian S 3 dr							6	5	2	
- Acadian S 5 dr							5			
- Acadian Scooter 2/3 dr		8	8	7	7	7				
- Acadian Scooter 4/5 dr		8	8	7	7	7				
- Acadian 1+1-2 Passenger									2	
- Acadian 4 Passenger									2	
- Acadian Older Model										1
- Astre 2 dr Coupe									1	1
- Astre Hatchback									1	1
- Astre Safari									1	1
- Astre Custom Safari										1
- Astre SJ									1	

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
PONTIAC										
- Bonneville Brougham			9	7	7			1		
- Bonneville LE	9	9	9	7	7			2		
- Bonneville SSE	11									
- Bonneville 2 dr								3	3	2
- Bonneville 4 dr	9	9	9	7	7			4	3	2
- Bonneville Station Wagon								5		2
- Catalina 2 dr								6	3	2
- Catalina 4 dr								6	3	2
- Catalina Station Wagon								7	3	
- Catalina Convertible										2
- Executive										2
- Executive Station Wagon										2
- Fiero	11	10	10	9	8					
- Fiero GT	11	10	10	9						
- Fiero SE		10	10	9	8					
- Fiero Sport		10	10	9	8					
- Firebird 4 cyl			11	11	10	10	9			
- Firebird 6 cyl	12	12	11	11	10	10	9	7	3	1
- Firebird 8 cyl	12	12	11	11	10	10	9	7	3	1
- Firebird Esprit								7	3	1
- Firebird Formula	13	12						7	3	1
- Firebird Formula 8 cyl Turbo								7	4	
- Firebird SE			11	11	10	10	9			
- Firebird TransAM	13	13	12	11	11	10	9	7	4	3
- Firebird TransAM Hatch Roof									4	3
- Firebird TransAM Special Edition					11	10		7	4	3
- Firebird TransAM Special Performance			12		11	10		7	5	
- Firebird 326, 350 400									3	1
- Firefly	9	9	9	7						
- Firefly	9	9	8							
- Grand AM 2 dr	10	10	9	8						
- Grand AM 4 dr	10	9	9							
- Grand AM LE 2 dr	10	10	9	8						
- Grand AM LE 4 dr	10	9	9							
Grand AM SE 2 dr	10	10	9							
- Grand AM SE 4 dr	10	9	9							
- Grand Lemans 2 dr								6	3	
- Grand Lemans 4 dr						7	6	6	3	
- Grand Lemans 4 dr Brougham						7	6			
- Grand Lemans Station Wagon						7	6	7	3	
- Grand Parisienne										2
- Grand Prix		10	10	8	8	8	7	7	4	2

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Grand Prix Brougham		10	10	8	8					
- Grand Prix LE		10	10	8	8					
- Grand Prix LJ						8	7	7	4	2
- Grand Prix SJ									4	2
- Grand Prix SJ Brougham						8	7	7		
- Grand Safari									4	1
- Grand Ville										3
- Grand Ville Convertible									4	3
- J2000 Coupe, S							7			
- J2000 Hatchback							7			
- J2000 Sedan, S							6			
- J2000 STation Wagon							6			
- J2000 LE 2 dr							7			
- J2000 LE 4 dr							6			
- J2000 SE							7			
- Laurentian 2 dr								6	3	1
- Laurentian 4 dr								6	3	1
- Laurentian Station Wagon								7	3	1
- Le Mans 2 dr								6	3	1
- Le Mans 4 dr								6	3	1
- Le Mans Station Wagon								6	3	1
- Le Mans Luxury										1
- Le Mans Luxury Station Wagon										1
- Le Mans Sport									3	1
- Le Mans Sport Convertible									4	1
- Le Mans Grand AM 2 dr									3	1
- Le Mans Grand AM 4 dr									3	1
- Le Mans GTO										1
- Le Mans GTO Convertible									4	1
- Parisienne 2 dr							7	7	3	1
- Parisienne 4 dr			8	7	7	7	6	7	3	1
- Parisienne Station Wagon		9	9	7	7		6	7	4	1
- Parisienne Brougham 2 dr							7	7	3	1
- Parisienne Brougham 4 dr			8	7	7	7	6	7	3	1
- Parisienne Brougham Station Wagon						7	6			
- Parisienne Diesel 2 dr							7	7	4	
- Parisienne Diesel 4 dr					7	7	6	7	4	
- Parisienne Diesel Station Wagon					7	7	6			

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Parisienne 2+2										1
- Phoenix 2 dr					7	7	6	6	3	
- Phoenix 3 dr Hatchback									4	
- Phoenix 4/5 dr					7	7	6	6	3	
- Phoenix FX,KC 2 dr							6			
- Phoenix FX,KC 5 dr							6			
- Phoenix LE 2 dr Coupe					7					
- Phoenix LE 4 dr Sedan					7					
- Phoenix LJ 2 dr						7	6	6	4	
- Phoenix LJ 4/5 dr						7	6	6	4	
- Phoenix PJ 2 dr					7	7	6			
- Phoenix PJ 5 dr					7	7	6			
- Phoenix SE					7					
- Phoenix SJ 2 dr						7	6	6	3	
- Phoenix SJ 5 dr						7	6	6	3	
- Safari	9									
- Sunbird 2 dr Coupe	10	10	9	8					3	
- Sunbird 2/3 dr Hatchback		10	9	8						
- Sunbird 4 dr Sedan	9	9	9	8						
- Sunbird Station Wagon		8	8	7						
- Sunbird Convertible	12	12	11	9						
- Sunbird Custom 2 dr Coupe				8					4	
- Sunbird Custom 3 dr Hatchback				8					4	
- Sunbird Formula 2 dr Coupe				8					3	
- Sunbird Formula 3 dr Hatchback			9	8					4	
- Sunbird LE 2 dr Coupe				8						
- Sunbird LE 4 dr Sedan				8						
- Sunbird LE Station Wagon				7						
- Sunbird LE Convertible				9						
- Sunbird S		9	9	8						
- Sunbird Sport Coupe				8					4	
- Sunbird Sport Hatchback				8					4	
- Sunbird Sport Safari				7					3	
- Sunburst 2 dr			8							
- Sunburst 4 dr		9	8	7						
- Tempest 4 dr	9									
- T1000 Hatchback							6			
- T1000 5 dr Sedan							6			
- Ventura 2 dr									2	1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Ventura 3 dr Hatchback									2	1
- Ventura 4 dr									2	1
- Ventura Custom									2	1
- Ventura Custom 2 dr Hardtop										1
- Ventura SJ 2 dr									2	1
- Ventura SJ 3 dr Hatchback									2	1
- Ventura SJ 4 dr									2	1
- Ventura II										1
- Other Station Wagon									3	
- T-37										1
- Tempest										1
- Other Older Models										2
PORSCHE										
- 911 Cabriolet	24	21	18	16	16	17				
- 911 Carrera									6	5
- 911 Coupe	22	19	18	15	15	16	17	15	6	5
- 911 E										5
- 911 S									6	5
- 911 T		17								
- 911 Targa	23	20	19	15	15	16	17	15	10	
- 911 Turbo Cabriolet	35									
- 911 Turbo Coupe/ Targa	31	A	22	21	20	21	22	21	15	12
- 911 Flat Nose	38									
- 912										4
- 914 1.8L									4	3
- 914 2L									4	3
- 924	16	14					14	12	7	
- 924 Turbo							14	12	9	
- 928	28	24	20	19	18	18	16	18	12	
- 928 Turbo									12	
- 944	17	17	15	13	14	13				
- 944 Turbo	19	17	15							
PUMA										
- Coupe							10	7		
- Convertible							10	8		
RENAULT										
- Alliance 2/3 dr		9	9	8	7	7				
- Alliance 4 dr		8	8							
- Alliance DL 2/3 dr		9	9	8	7	7				
- Alliance DL 4/5 dr		9	8	7	7	7				
- Alliance DL Convertible		11	11	9						
- Alliance L 2/3 dr		9	9	8	7	7				
- Alliance L 4/5 dr		9	8	7	7	7				
- Alliance Limited				8	7	7				
- Encore 3 dr			9	8	7					
- Encore GS			9	8	7					

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Encore LS 3 dr			9	8	7					
- Encore LS 5 dr			9	8	7					
- Encore S 3 dr			9	8	7					
- Encore S 5 dr			9	8	7					
- Fuego			11	10	9	9	8			
- Fuego Turbo					9	9	8			
- GTA 2 dr		9								
- GTA Convertible		11								
- Le Car R5L,R5TL			9	8	8	8	7	5	3	
- Le Car R5GTL 2 dr			9	8	8	8	7	5	3	
- Le Car R5GTL 4 dr						7	7			
- Medallion 4 dr Sedan	10									
- Medallion Wagon	9									
- R18 4 dr Sedan							7	6		
- R18 Station Wagon							7	7		
- R18 Deluxe						8	7	6		
- R18 Deluxe Station Wagon						8	7	7		
- R18 Touring							7	6		
- Sportwagon			9	8	8					
- Sportwagon Gordini Sports									3	1
- Sportwagon Nordic 12									4	
- Sportwagon 12									1	1
- Sportwagon 12L									1	1
- Sportwagon 12GTL									1	1
- Sportwagon 12TL									1	1
- Sportwagon 12TL Station Wagon									2	1
- Sportwagon 15										1
- Sportwagon 15TL									3	1
- Sportwagon 16										1
- Sportwagon 16TA, 16TL, 16TS										1
- Sportwagon 17									3	1
- Sportwagon 17TL									3	1
- Sportwagon 30									6	
- Sportwagon 30TS, R30TS									6	
- Sportwagon Other Models									3	1
RILEY (all models)										1

Column 1 Description of the vehicle make and model.	Column 2 Vehicle value rating group number by vehicle model year.								
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
ROVER										
- 2000,2000TC										2
- 3500							10	10	3	2
- Land Rover										2
- Other Models										2
SAAB										
- EM2									5	
- EM3, EA3									5	
- EM4									5	
- EM5, EA5									4	
- EMS									5	
- GL									5	
- GL Station Wagon									4	
- GLE									4	
- GLI									5	
- 900 3 dr	12	12	12	11	10	10	9	9		
- 900 4 dr	12	12	12	11	10	10	9			
- 900S 2/3 dr	12	12	12					9		
- 900S 4 dr	12	12	12	11	10	10		9		
- 900T, Turbo Convertible	15	14								
- 900T, Turbo 3 dr Coupe	14	14	12	11	10	10	9	9	7	
- 900T, Turbo 4 dr Coupe				11	10	10	9	9	7	
- 9000	13	12	12							
SIMCA (all models)										1
SKODA										
- Skoda 2 dr	9	9	9	8						
- Skoda 4 dr	9	8	8	7	8	7				
STANDARD (all models)										1
SUBARU										
- Subaru 2WD Coupe	10									
- Subaru 2WD 2 dr Sedan									3	
- Subaru 2WD Hardtop					8	8	7	6	4	
- Subaru 2WD Hatchback	9	9	9	8	7	7	6	6	3	
- Subaru 2WD 4 dr. Sedan	10	10	10	9	8	8	6	6	3	
- Subaru 2WD Wagon	9	9	9	8	8	7	6	6	3	
- Subaru 2WD Wagon Limited Edition				8	8					
- Subaru 2WD Turbo Coupe			11							

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Subaru 2WD Turbo 4 dr Sedan	10	10	10							
- Subaru 2WD Turbo Wagon	10									
- Subaru 2WD XT Coupe	12	11	11	9						
- Subaru 2WD XT6	13									
- Subaru 4WD Brat								6	4	
- Subaru 4WD Coupe	10									
- Subaru 4WD Hatchback	10	10			8	9	8			
- Subaru 4WD 4 dr Sedan	10	9								
- Subaru 4WD Wagon	9	9	9	8	8	8	7	6	4	
- Subaru 4WD Special Edition Hardtop					8	8	7			
- Subaru 4WD Special Edition Sedan				9	8	8	6			
- Subaru 4WD Special Edition Wagon						7	6			
- Subaru Turbo Coupe	11									
- Subaru Turbo Sedan	11	9								
- Subaru Turbo Wagon	10	9	9	8	8					
- Subaru XT, XT6 Coupe	13	12	12							
SUNBEAM TALBOT (all models)										1
SUZUKI LJ										
- LJ							7	5		
- SJ Pickup			9	7	7	7	6			
- SJ-Other			9	7	7	7	7			
- Hatchback (Forsa) 3 dr	9	9	9	8						
- Hatchback (Forsa) 5 dr	9	9	8							
- Convertible	9	9	9	7	7					
- Hardtop	9	9	9	7	7					
- Longbody		9		7	7					
TOYOTA										
- Toyota Camry Sedan 2 WD	9	9	9	8	8	7				
- Toyota Camry Sedan 4 WD	9									
- Toyota Camry Station Wagon	9	9								
- Toyota Camry Liftback			9	8	8					
- Toyota Celica Coupe	13	11	10	9	9	8	7	6	3	1
- Toyota Celica Liftback	13	11	10	9	9	8	7	6	3	1
- Toyota Celica GTS	13	11	10	9	9					
- Toyota Celica IRS Coupe						8				

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Toyota Celica IRS Liftback						8				
- Toyota Celica Supra									5	
- Toyota Corolla									2	1
- Toyota Corolla Canadian									1	1
- Toyota Corolla Sprinter Fastback										1
- Toyota Corolla 1200 Sedans 2 dr									1	1
- Toyota Corolla 1200 Sedans 4 dr									1	1
- Toyota Corolla 1200 Sedans Other									1	1
- Toyota Corolla Coupe								6	2	1
- Toyota Corolla Hardtop						7	7		1	
- Toyota Corolla Liftback 2 dr						7	7	6	1	
- Toyota Corolla Liftback 5 dr		9	9	8	7					
- Toyota Corolla Sedan 2 dr						7	7	5	1	1
- Toyota Corolla Sedan 4 dr	9	9	9	8	7	7	6	5	1	1
- Toyota Corolla Station Wagon	9					7	6	6	1	1
- Toyota Corolla LE 4 dr Sedan	10	9	9	8	7					
- Toyota Corolla LE 5 dr Liftback		9	9	8	7					
- Toyota Corolla GTS Coupe	10	10	9	8						
- Toyota Corolla GTS Liftback		10	9	8						
- Toyota Corolla SR5 Coupe	10	10	9	8	8	8	7		2	1
- Toyota Corolla SR5 Hardtop						7	7			
- Toyota Corolla SR5 Liftback		10	9	8	8		7	6	3	
- Toyota Corona 4 dr Sedan									2	1
- Toyota Corona Hardtop									3	1
- Toyota Corona Liftback						7	7	7	4	
- Toyota Corona Station Wagon									2	1
- Toyota Corona MK II 4 dr Sedan										1
- Toyota Corona MK II Hardtop										1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Toyota Corona MK II Station Wagon										1
- Toyota Cressida 4 dr Sedan	11	11	11	9	10	10	8	8	5	
- Toyota Cressida Station Wagon			10	9	9	9	7			
- Toyota Crown										1
- Toyota Crown Station Wagon										1
- Toyota Land Cruiser Hardtop		10	10		9	9	7	7	4	2
- Toyota Land Cruiser Pickup									4	
- Toyota Land Cruiser Wagon	12	11	10		8	8	8	8	4	2
- Toyota MR2	12	12	11	10						
- Toyota MK II									3	1
- Toyota MK II Station Wagon									3	1
- Toyota MX MARK II										1
- Toyota Pickups 2WD Short Bed	9	9	9	8	8	8	7	6	3	
- Toyota Pickups 2WD Long Bed	9	9	9	8	8	8	7	5	3	
- Toyota Pickups 2WD Long Bed SR5			9	8	8	8	7	5	3	
- Toyota Pickups 2WD XTRA Cab Short Bed	10	10	9	8	8		7			
- Toyota Pickups 2WD XTRA Cab Long Bed	9	9	9							
- Toyota Pickups 4WD Short Bed	10	10	9	8	8	8	7	6	3	
- Toyota Pickups 4WD Long Bed	10	10	9	8	8	8	7	5	3	
- Toyota Pickups 4WD Long Bed SR5			9	8	8	8	7	5	3	
- Toyota Pickups 4WD XTRA Cab Short Bed	10	10	10							
- Toyota Pickups 4WD XTRA Cab 4 Runner	11	11	9	8	7					
- Toyota Pickups 4WD Hi-Lux									3	1
- Toyota Starlet						7	6	5		
- Toyota Supra	13	13	12	11	12	11	9	8		
- Toyota Tercel Coupe 2 dr	9	9								
- Toyota Tercel Liftback 3 dr	9	8	8	7	7	7	6	5	4	
- Toyota Tercel Liftback 5 dr	9	9	8	7	7	7				
- Toyota Tercel SRR - Hatchback				7	7	7	6	5	4	
- Toyota Tercel Sedan 2 dr							6	5	3	

Column 1	Column 2									
Description of the vehicle make and model	Vehicle rating group number by vehicle model year									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 o earlie
- Toyota Tercel Sedan 4 dr.							6	5		
- Toyota Tercel Station Wagon		9	9	7	7	7				
- Toyota Tercel 4WD Wagon	9	9	9							
- Toyota Tercel SR-Station Wagon	9	9	9	7	7	7				
- Toyota Van Cargo Panel 2WD	10	10	9	8	8					
- Toyota Van Cargo Panel 4WD	10	10								
- Toyota Van Passenger LE 2WD	9	9	9	8	8					
- Toyota Van Passenger LE 4WD	10	10								
- Toyota Van 2WD	9	9								
- Toyota Van 4WD	10									
RIUMPH										
- G.T.										1
- Spitfire								9	3	1
- T.R.6									3	1
- T.R.7 Coupe									2	1
- T.R.7 Convertible							10	9	3	1
- T.R.8 Coupe									4	
- T.R.8 Convertible							10	9	5	
- Other Models									2	1
RV										
- 390 S.E.	19									
- 420 S.E.A.C.	24									
- Coupe	15	15	14							
- Convertible	16	15	14							
- Plus 2							12			
- Plus 2 Turbo							12			
- Tasmin				13	15		12			
- Tasmin Turbo							12			
AUXHALL (all models)										1
OLKSWAGEN										
- Volkswagen Cabriolet	13	13	11	11						
- Volkswagen Fox 2 dr	9	9								
- Volkswagen Fox 4 dr	9	8								
- Volkswagen Wagon	9	9								
- Volkswagen Golf 2 dr	10	9	9	8						
- Volkswagen Golf 4 dr	10	9	9	8						
- Volkswagen GTI	13	10	9	9						
- Volkswagen Jetta 2dr	10	10	10	8	9	10				
- Volkswagen Jetta 4dr	10	10	9	8	8	8	7	7	6	

Column 1	Column 2
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.

	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Volkswagen Jetta 4 dr Turbo	10	10	9	8	8	8				
- Volkswagen Carat	11	11	9	8						
- Volkswagen Rabbit 2 dr									3	
- Volkswagen Rabbit 4 dr									3	
- Volkswagen Rabbit Convertible					10	10	8	7	4	
- Volkswagen Rabbit Custom 2 dr									3	
- Volkswagen Rabbit Custom 4 dr									3	
- Volkswagen Rabbit Deluxe 2 dr									3	
- Volkswagen Rabbit Deluxe 4 dr									3	
- Volkswagen Rabbit GL					7	8				
- Volkswagen Rabbit GTI					9	9		6	3	
- Volkswagen Rabbit L 2 dr					9	9	6	6	3	
- Volkswagen Rabbit L 2 dr Turbo Diesel					9					
- Volkswagen Rabbit L 4 dr					7		6	6	3	
- Volkswagen Rabbit L 4 dr Turbo Diesel					7					
- Volkswagen Rabbit LS 2 dr						9	6	6		
- Volkswagen Rabbit LS 2 dr Diesel						9	6	6		
- Volkswagen Rabbit LS 4 dr						7	6	6		
- Volkswagen Rabbit LS 4 dr Diesel						7	6	6		
- Volkswagen Rabbit LX Pickup						7	6	6		
- Volkswagen Rabbit S							6	6		
- Volkswagen Scirocco	13	13	12	11	11	10	9	7	3	
- Volkswagen Scirocco GL						10				
- Volkswagen Scirocco Performance						10				
- Volkswagen Beetle (Type 1) Beetle									1	1
- Volkswagen Beetle (Type 1) Custom									1	1
- Volkswagen Beetle (Type 1) Delux									1	1
- Volkswagen Beetle (Type 1) Le Grande Bug									1	1

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 c earlie
- Volkswagon Beetle (Type 1) Super									1	1
- Volkswagon Beetle (Type 1) Super Bug										1
- Volkswagon Beetle (Type 1) Convertible									3	1
- Volkswagon Dasher 2 dr Sedan										3
- Volkswagon Dasher 4 dr Sedan										3
- Volkswagon Dasher Hatchback									3	
- Volkswagon Dasher Station Wagon									3	3
- Volkswagan Karmann GHIA									3	1
- Volkswagon Type 3 Fastback										1
- Volkswagon Type 3 Notchback										1
- Volkswagon Type 3 Squareback										1
- Volkswagon Type 4 Sedan										1
- Volkswagon Type 4 Station Wagon										1
- Volkswagon (Vanagon) Campmobile									4	1
- Volkswagon (Vanagon) Pop-up Roof									4	1
- Volkswagon (Vanagon) Deluxe									4	1
- Volkswagon (Vanagon) Delivery Van 2WD	10	9	9	8	8				3	1
- Volkswagon (Vanagon) Delivery Van 4WD	11	9	9							
- Volkswagon (Vanagon) Wagon (Bus) 2WD	10	10	9	8	8	8	6	8	4	1
- Volkswagon (Vanagon) Wagon (Bus) 4WD	11	11	9							
- Volkswagon (Vanagon) Window Van 2WD	10	9	9	8	8	8	6	8	4	1
- Volkswagon (Vanagon) Window Van 4WD	11	9	9							
- Volkswagon (Vanagon) Camper 2WD	12	11	10	9	9	8	7	9		
- Volkswagon (Vanagon) Camper 4WD	12	11	10							

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Volkswagon (Vanagon) Pickup 2WD	10	10	10	8	9					
- Volkswagon (Vanagon) Pickup 4WD	11	10	10							
- Volkswagon (Vanagon) Double Cab 2WD	10	10	10							
- Volkswagon (Vanagon) Double Cab 4WD	11	10	10							
VOLVO										
- Volvo Diesel Sedan					8	9	8	8	6	
- Volvo Diesel Station Wagon					8	8	7	8	6	
- Volvo DL 2 dr						9	8	7	4	
- Volvo DL 4 dr				9	8	8	8	7	4	
- Volvo DL Station Wagon				8	8	8	6	7	5	
- Volvo GL 4 dr				9	8	8	8	7	4	
- Volvo GL Station Wagon				8	8	8	6	7		
- Volvo GLE Sedan					9	10	9	8	6	
- Volvo GLE Station Wagon								8	6	
- Volvo GLT 2 dr						9	8	7		
- Volvo GLT 4 dr						9	8			
- Volvo GLT Station Wagon								7		
- Volvo GLT Turbo 2 dr					9	9				
- Volvo GLT Turbo 4 dr				9	8	8				
- Volvo GLT Turbo Station Wagon				8	8	8				
- Volvo GT									4	
- Volvo240 Series 242	10								4	
- Volvo240 Series 244 Sedan	10	11	10	9					4	
- Volvo240 Series 245 Wagon		10	9	8					4	
- Volvo 260 Series 262 (2+2 Coupe)									8	
- Volvo 260 Series 264									6	
- Volvo 260 Series 265									6	
- Volvo 740 Series 744 4 dr Sedan	12	11	11	10						
- Volvo 740 Series 745 Station Wagon	12	11	11	10						
- Volvo 760 Series 760 4 dr Sedan	14	12	12	10	11	10	9			
- Volvo 760 Series 765 Station Wagon	14	12	12	10						

Column 1	Column 2									
Description of the vehicle make and model.	Vehicle value rating group number by vehicle model year.									
	1988	1987	1986	1985	1984	1983	1982	1981	1977-1980	1976 or earlier
- Volvo 780 Series 782 4 dr Coupe	16	15								
- Volvo Bertone Coupe								10	8	
- Volvo 100 Series									4	1
- Volvo 142, 144										1
- Volvo 145										1
- Volvo 164									4	1
- 1800 Sports										2

Schedule 7

Vehicle Value Rating Groups for Unlisted Vehicles

1. Where there is no vehicle value rating group set out in Schedule 6 for a vehicle and the vehicle value rating group is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the vehicle value rating groups as described in section 3.

2. The vehicle value of vehicle,

(a) for a vehicle purchased within one year of the date of the contract of automobile insurance shall be the price when new of the vehicle; and

(b) for any other vehicle shall be an amount agreed by the insurer and the insured when entering into a contract of automobile insurance as the depreciated value of the vehicle.

3. The vehicle value rating group for a vehicle is the group designation set out in Column 1 of the Table to this section opposite the range set out in Column 2 within which the vehicle value falls.

TABLE

Column 1	Column 2
Vehicle value rating group	Range of vehicle values
A.	$3,500 or less
B.	More than $3,500 up to and including $7,000.
C.	More than $7,000 up to and including $10,000.
D.	More than $10,000 up to and including $15,000.
E.	More than $15,000 up to and including $20,000.
F.	More than $20,000 up to and including $25,000.
G.	More than $25,000 up to and including $35,000.
H.	More than $35,000 up to and including $45,000.
I.	More than $45,000 up to and including $60,000.
J.	More than $60,000 up to and including $75,000.

Schedule 8

Motorcycle Agreed Value Classes

1. Where the agreed value class for a motorcycle is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the agreed value classes as described in section 4.

2. Every insurer is exempt from the requirements of Part II of the Act with respect to motorcycle agreed value class Z.

3. The agreed value of a motorcycle shall be the amount agreed upon by the insurer and the insured when entering into a contract of automobile insurance as the depreciated value of the motorcycle.

4.-(1) The agreed value class for a motorcycle with an agreed value of $75,000 or less is the class number set out in Column 1 of the Table to this section opposite the range set out in Column 2 within which the agreed value of the motorcycle falls.

(2) The agreed value class for a motorcycle with an agreed value that exceeds $75,000 is class Z.

TABLE

Column 1	Column 2
Agreed value class number	Range of agreed values
1.	$1,500 or less
2.	More than $1,500 up to and including $3,000.
3.	More than $3,000 up to and including $4,500.
4.	More than $4,500 up to and including $6,000.
5.	More than $6,000 up to and including $8,000.
6.	More than $8,000 up to and including $10,000.
7.	More than $10,000 up to and including $15,000.
8.	More than $15,000 up to and including $75,000.

Schedule 9

Trailer "Price When New" Classes

1. Where the "price when new" class for a trailer is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the "price when new" classes as described in section 3.

2. Every insurer is exempt from the requirements of Part II of the Act with respect to trailer "price when new" class Z.

3.-(1) The "price when new" class for a trailer with a price when new of $75,000 or less is the class number set out in Column 1 of the Table to this section opposite the range set out in Column 2 within which the price when new of the trailer falls.

(2) The "price when new" class for a trailer with a price when new that exceeds $75,000 is class Z.

TABLE

Column 1	Column 2
"Price when new" class number	Range of prices when new
1.	$3,500 or less.
2.	More than $3,500 up to and including $7,000.
3.	More than $7,000 up to and including $10,000.
4.	More than $10,000 up to and including $15,000.
5.	More than $15,000 up to and including $20,000.
6.	More than $20,000 up to and including $25,000.
7.	More than $25,000 up to and including $35,000.
8.	More than $35,000 up to and including $45,000.
9.	More than $45,000 up to and including $60,000.
10.	More than $60,000 up to and including $75,000.

Schedule 10

Off-Road Vehicle and Snow Vehicle Agreed Value Classes

1. Where the agreed value class for an off-road vehicle or a snow vehicle is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the agreed value classes as described in section 4.

2. Every insurer is exempt from the requirements of Part II of the Act with respect to agreed value class Z.

3. The agreed value of an off-road vehicle or a snow vehicle shall be an amount agreed upon by the insurer and the insured when entering into a contract of automobile insurance as the depreciated value of the vehicle.

4.-(1) The agreed value class for an off-road vehicle or a snow vehicle with an agreed value of $75,000 or less is the class number set out in Column 1 of the Table to this section opposite the range set out in Column 2 within which the agreed value of the vehicle falls.

(2) The agreed value class for an off-road vehicle or a snow vehicle with an agreed value that exceeds $75,000 is class Z.

TABLE

Column 1	Column 2
Agreed value class number	Range of agreed values
1.	$1,500 or less.
2.	More than $1,500 up to and including $5,000.
3.	More than $5,000 up to and including $10,000.
4.	More than $10,000 up to and including $15,000.
5.	More than $15,000 up to and including $20,000.
6.	More than $20,000 up to and including $25,000.
7.	More than $25,000 up to and including $30,000.
8.	More than $30,000 up to and including $45,000.
9.	More than $45,000 up to and including $60,000.
10.	More than $60,000 up to and including $75,000.

Schedule 11

Historic Vehicle Appraised Value Classes

1. Where the appraised value class for an historic vehicle is an applicable class of risk exposure in respect of a contract of insurance, the insured vehicle shall be assigned to one of the appraised value classes as described in section 4.

2. Every insurer is exempt from the requirements of Part II of the Act with respect to appraised value class Z.

3. For the purpose of determining the applicable appraised value class for an historic vehicle, the value of the vehicle may be established by appraisal or by agreement between the insurer and the insured at the time of entering into the contract of insurance.

4.-(1) The appraised value class for an historic vehicle with an appraised or agreed value of $75,000 or less is the class number set out in Column 1 of the Table to this section opposite the range set out in Column 2 within which the appraised or agreed value of the vehicle falls.

(2) The appraised value class for an historic vehicle with an appraised or agreed value that exceeds $75,000 is class Z.

TABLE

Column 1	Column 2
Appraised value class number	Range of values
1.	$3,500 or less.
2.	More than $3,500 up to and including $7,000.
3.	More than $7,000 up to and including $10,000.
4.	More than $10,000 up to and including $15,000.
5.	More than $15,000 up to and including $20,000.
6.	More than $20,000 up to and including $25,000.
7.	More than $25,000 up to and including $35,000.
8.	More than $35,000 up to and including $45,000.
9.	More than $45,000 up to and including $60,000.
10.	More than $60,000 up to and including $75,000.

Schedule 12

Vehicle Use Rating Groups for Commercial Vehicles

1. Where the vehicle use rating group for a commercial vehicle that is not an interurban vehicle is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the vehicle use rating groups set out in section 2.

2. The vehicle use rating group for a vehicle is the group number set out in Column 2 below the applicable vehicle weight set out in Column 2 of the Table opposite the description of the use and type of vehicle set out in Column 1.

TABLE

Column 1	Column 2	
Description of the use and type of vehicle	Vehicle use rating group number by weight of vehicle	
	Light vehicles	Heavy vehicles
1. Armoured vehicles	46A	46A
2. Artisans' vehicles	35A	none
3. Auto accessories and parts haulage vehicles:		
a. retail delivery vehicles	43A	45A
b. wholesale delivery vehicles	36A	44A
4. Bakeries' and distributors' vehicles	44B	45B
5. Brewers' and distributors' vehicles	45P	45P
6. Building products haulage vehicles, including vehicles used to transport cement, blocks, building blocks, bricks and lumber	46B	46B
7. Butchers' vehicles:		
a. retail delivery vehicles	43G	45G
b. wholesale delivery vehicles	47M	47M
8. Caterers' vehicles	43K	45K
9. Canteen vendors' vehicles, including ice cream vendors' vehicles	43J	45J

10	Cement mixers (mix-in-transit vehicles)	none	45Z
11.	Cleaners' and dyers' vehicles, including vehicles used by laundries and valet services	44C	45C
12.	Construction equipment haulage vehicles	54A	54A
13.	Contractors' vehicles, excluding building products haulage vehicles, dangerous goods haulage vehicles and gravel, sand, stone, earth and asphalt haulage vehicles	35E	44E
14.	Cranes	none	44H
15.	Dairies' and distributors' vehicles	44D	45D
16.	Dangerous goods haulage vehicles:		
a.	vehicles used to transport explosives	48E	48E
b.	vehicles used to transport gasoline, liquefied petroleum gas or any other material of equal or greater volatility	48G	48G
c.	vehicles used to transport fuel oil and other petroleum products	48P	48P
d.	vehicles used to transport radioactive materials	48R	48R
e.	vehicles used to transport other dangerous goods	48C	48C
17.	Drug store vehicles	43E	45E
18.	Drug manufacturers' and wholesalers' vehicles	36Q	44Q
19.	Farm trucks:		
a.	used only on the owner's farm	33B	34B
b.	used on and off a farm	33A	34A
20.	Fire department trucks	53G	53G
21.	Fishermen's vehicles	33C	34C

22	**Fish** and seafood distributors' vehicles:		
	a. retail delivery vehicles	43G	45G
	b. wholesale delivery vehicles	46P	46P
23.	Fuel dealers' vehicles, including vehicles used to transport coal, wood and other solid fuels	44G	44G
24.	Furniture manufacturers' and distributors' vehicles	46F	46F
25.	Garbage trucks	45W	45W
26.	Gardeners' vehicles, including vehicles used by market gardeners, landscape gardeners, horticulturists and florists:		
	a. vehicles used on the owner's premises	35N	45N
	b. vehicles used on customers' premises	35L	45L
	c. retail delivery vehicles	43F	45F
	d. wholesale delivery vehicles	43V	45V
27.	Golf carts	55G	none
28.	Gravel, sand, stone, earth and asphalt haulage vehicles	47G	47G
29.	Grocers' vehicles, including vehicles used by fruit dealers and produce dealers:		
	a. retail delivery vehicles	43G	45G
	b. wholesale delivery vehicles	46G	46G
30.	Hardware dealers' vehicles:		
	a. retail delivery vehicles	43H	45H
	b. wholesale delivery vehicles	43H	45H
31.	Ice cream manufacturers' and distributors's vehicles	44D	45D
32.	Ice dealers' vehicles	44Y	45Y
33.	Industrial machinery manufacturers' and distributors' vehicles	36M	44M

34	Industrial vehicles, including dock and station vehicles, used solely on private premises	55D	55D
35.	Lawnmowers	55L	none
36.	Livestock haulage vehicles	46L	46L
37.	Logging trucks	47L	47L
38.	Mail and parcel delivery vehicles, including vehicles used by courier services, messenger services and express companies	44K	46K
39.	Meals home delivery vehicles used to deliver pizza, chinese food and similar meals	43M	45M
40.	Meat packers' vehicles	47M	47M
41.	Municipal corporation vehicles, excluding ambulances, fire department and police vehicles	43P	44P
42.	Newspaper delivery vehicles used to deliver daily newspapers from or in cities of over 15,000 population	47N	47N
43.	Oil drilling, exploration and seismographic equipment vehicles	54B	54B
44.	Photo and film delivery vehicles:		
	a. retail delivery vehicles	43S	45S
	b. wholesale delivery vehicles	36S	44S
45.	Police vehicles:		
	a. patrol wagons	53D	53D
	b. other vehicles	53E	53E
46.	Poultry dealers' vehicles:		
	a. retail delivery vehicles	43G	45G
	b. wholesale delivery vehicles	46P	46P
47.	Public service vehicles excluding police and fire department vehicles	43P	44P

48.	Road construction and maintenance vehicles, including graders, snow blowers and ploughs, street sweepers, tar spreaders and like vehicles specially designed and used for road construction and maintenance, excluding gravel trucks	54A	54A
49.	Safe dealers' and manufacturers' vehicles	36M	44M
50.	Scrap (paper, rags or metals) haulage vehicles	47S	47S
51.	Sewer and septic tank cleaning equipment vehicles	43L	44L
52.	Soft drink manufacturers' and distributors' vehicles	44T	45T
53.	Special delivery vehicles used for delivery that is subject to time constraints, excluding mail and parcel delivery vehicles and meals home delivery vehicles:		
	a. retail delivery vehicles	43S	45S
	b. wholesale delivery vehicles	36S	44S
54.	Steel manufacturers and distributors' vehicles	46S	46S
55.	Television and radio sales and service vehicles:		
	a. retail delivery and service vehicles	43R	45R
	b. wholesale delivery vehicles	36R	44R
56.	Tow trucks	43T	43T
57.	Tractors:		
	a. farm	55F	55F
	b. road construction	54A	54A
	c. all other tractors not used on highways	55D	55D
58.	Vegetable dealers' vehicles:		
	a. retail delivery vehicles	43G	45G
	b. wholesale delivery vehicles	46P	46P
59.	Well drilling vehicles	36W	44W

60.	Wood chip haulage vehicles	47C	47C
61.	Wrecking contractors' vehicles	47W	47W
62.	All other retail delivery vehicles	43X	45X
63.	All other wholesale delivery vehicles	36X	44X
64.	Vehicles not otherwise described	36N	44N

Schedule 13

Vehicle Claims Record Classes

1. Where the vehicle claims record is an applicable class of risk exposure in respect of a contract of automobile insurance, the applicable vehicles claims record class as described in section 2 shall be determined by the number of claims made in respect of the insured vehicle in the three years preceding the date of the contract.

2. There shall be a separate vehicle claims record class established for each claim in respect of an insured vehicle.

Schedule 14

Commercial Vehicle Rating Groups

1. Where the commercial vehicle rating group is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the commercial vehicle rating groups described in section 3.

2. Every insurer is exempt from the requirements of Part II of the Act with respect to commercial vehicle rating group Z.

3.-(1) The commercial vehicle rating group for a vehicle with a price when new of $250,000 or less is the group number set out in Column 2 of the Table to this section below the applicable model year of the vehicle set out in Column 2 opposite the description of the make, model and weight, where included, of the vehicle or the description of the type of vehicle set out in Column 1.

(2) The commercial vehicle rating group for a vehicle with a price when new that exceeds $250,000 is group Z.

(3) When the make, model or vehicle type description of a vehicle that is referred to in subsection (1) is not set out in Column 1 of the Table to this section or the model year of the vehicle is not set out in Column 2, and,

(a) the vehicle is a light vehicle, the "price when new" class for the vehicle as determined in accordance with Schedule 15 shall be used instead of the commercial vehicle rating group; and

(b) the vehicle is a heavy vehicle, the depreciated vehicle value rating group for the vehicle as determined in accordance with Schedule 16 shall be used instead of the commercial vehicle rating group.

TABLE

Column 1	Column 2											
Description of the vehicle make, model and weight or description of the type of vehicle	Vehicle value rating group number by vehicle model year											
	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
CHEVROLET												
- El Camino Pick-up												
up to 2.5 tonnes						5	5	3	1	1	1	1
2.5-3.5 tonnes											2	1
- Fleetside, Stepside Pick-up 2WD 10 Series												
up to 2.5 tonnes	8	8	7	6	5	5	5	3	1	1	1	1
2.5-3.5 tonnes	8	8	7	7	5	5	5	4	2	2	2	1
- Fleetside, Stepside Pick-up 2WD 20 Series												
2.5-3.5 tonnes	9	8	7	7	6	6	5	3	2	2	2	1
3.5-4.5 tonnes	9	9	8	7	6	6	5	4	3	3	3	2
- Fleetside, Stepside Pick-up 2WD 2WD 30 Series												
2.5-3.5 tonnes											2	1
3.5-4.5 tonnes	9	9	7	7	6	6	5	4	3	3	3	2
4.5 tonnes	9	9	8	8	7	6	6	4	3	3	3	2
- Fleetside, Stepside Pick-up 4WD 10 Series												
up to 2.5 tonnes											1	1
2.5-3.5 tonnes	9	9	8	7	6	6	6	4	2	2	2	1
- Fleetside, Stepside Pick-up 4WD 20 Series												
2.5-3.5 tonnes	9	9	8	8	6	6	6	4	2	2	2	1
3.5-4.5 tonnes	9	9	8	8	7	6	6	4	3	3	3	2

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
- Fleetside,Stepside Pick-up 4WD 30 Series												
3.5-4.5 tonnes	10	10	8	8	7	7	6	4	3	3	3	
4.5 tonnes	10	10	9	8	7	7	7	4	3	3	3	
- S/T Series S10												
(C.S14,9)	8	7	6	6	5	5						
(T14,9)	9	8	7	7	6							
- Blazer Utility 2WD C10												
up to 2.5 tonnes												1
2.5-3.5 tonnes						6	6	3	2	2	2	1
- Blazer Utility 4WD K10												1
- Blazer Utility 4WD K10 V-1 2.5-3.5	10	9	8	8	7	6	6	3	2	2	2	1
- S/T Utility Series 2WD S10	9	9	7	7	6							
- S/T Utility Series 4WD T10	9	9	7	7	6							
- Astro Van	9	8	7									
- Chevy Van G10,C10												
up to 2.5 tonnes	8	8	7	7	5	5	5	3	1	1	1	1
2.5-3.5 tonnes	9	8	7	7	6	5	5	3	2	2	2	1
- Chevy Van G20,C20												
up to 2.5 tonnes												1
2.5-3.5 tonnes	9	9	7	7	6	5	5	3	2	2	2	1
- Chevy Van G30,C30												
2.5-3.5 tonnes	9		8	7	6	6		3	2	2	2	1
3.5-4.5 tonnes	9	9	8	7	6	6	6	4	3	3	3	2
- Vega Van												1
- Astro Wagon	9	8	7									

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
- Sportvan Wagon G10 up to 2.5 tonnes 2.5-3.5 tonnes	9	9	7	7	6	6	6					
- Sportvan Wagon G20 up to 2.5 tonnes 2.5-3.5 tonnes	9	9	8	7	6	6	6					
- Sportvan Wagon G30 2.5-3.5 tonnes 3.5-4.5 tonnes	9	9	8 8	8 8	7 7	6	6					
- Suburban Wagon 2WD 10 Series up to 2.5 tonnes 2.5-3.5 tonnes	9	9	8	8	6	6	6					
- Suburban Wagon 2WD 20 Series 2.5-3.5 tonnes 3.5-4.5 tonnes	10	9	8	8	7	6	6					
- Suburban Wagon 4WD 10 Series up to 2.5 tonnes 2.5-3.5 tonnes 3.5-4.5 tonnes	10	9	8	8	7	7	6					
- Suburban Wagon 4WD 20 Series 2.5-3.5 tonnes 3.5-4.5 tonnes	10	10	8	8	7	7	7					
CONCORD												
- Sedan Delivery					5	5	5					
DATSUN												
- Pick-up 2WD					5	5	4	3	1	1	1	1
- Pick-up 4WD					5	5	5	4				
DODGE												
- D50 Pick up Ram 50 2WD		7	6		5	5	5					

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
- Power Ram 50 Pick-up 4WD K50 Custom		8	7		5	5						
- Dakota 2WD Pick-up												
up to 2.5 tonnes	8											
2.5-3.5 tonnes	8											
- Dakota 4WD Pick-up												
up to 2.5 tonnes	9											
2.5-3.5 tonnes	9											
- Prospector Pick-up Sweptline,Utiline, 2WD D100,D150												
up to 2.5 tonnes	8	8	7	6	5	5	5	3	1	1	1	1
2.5-3.5 tonnes	8	8	7	7	5	5	5	3	2	2	2	1
- Prospector Pick-up Sweptline,Utiline 2WD D200,D250												
up to 2.5 tonnes												1
2.5-3.5 tonnes	9	8	7	7	6	6	5	3	2	2	2	1
3.5-4.5 tonnes	9	8					5	4	3	3	3	2
- Prospector Pick-up Sweptline,Utiline 2WD D300,D350												
up to 2.5 tonnes												1
2.5-3.5 tonnes										2	2	1
3.5-4.5 tonnes	9	9	7	7	6	6	6	4	3	3	3	2
4.5 tonnes			8	7	6	6	6	4	3	3	3	2
-Prospector Pick-up Sweptline, Utiline 4WD W100,W150												
up to 2.5 tonnes											1	1
2.5-3.5 tonnes	9	9	7	7	6	6	6	4	2	2	2	1

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
- Prospector Pick-up Sweptline, Utiline 4WD W200,W250												
up to 2.5 tonnes												1
2.5-3.5 tonnes	9	9	8	7	6	6	6	3	2	2	2	1
3.5-4.5 tonnes	9	9					6	4	3	3	3	2
- Prospector Pick-up Sweptline,Utiline 4WD W300,W350												
2.5-3.5 tonnes												1
- Prospector, Sweptline,Utiline 4WD W300,W350												
3.5-4.5 tonnes			8	7	6	6	6					1
- Rampage Pick-up				6	5	5						
- Ramcharger Utility 2WD AD100, AD150												
up to 2.5 tonnes		9	8	7	6	6	6					
2.5-3.5 tonnes	9											
- Ramcharger Utility 4WD AW100,AW150												
up to 2.5 tonnes												
2.5-3.5 tonnes	10	9	8	8	7	7	6					
- B Series Van B100,B150												
up to 2.5 tonnes	9	8	7	7	6	5	5	3	1	1	1	1
2.5-3.5 tonnes									2			
- B Series Van B200,B250												
up to 2.5 tonnes												1
2.5-3.5 tonnes	9	8	7	7	6	6	5	4	2	2	2	1

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
- B Series Van												
B300,B350												
2.5-3.5 tonnes	9	9	7	7	6	6	5	4	2	2	2	1
3.5-4.5 tonnes	9	9	8	7	6	6	6	4	3	3	3	2
- Mini Ram Van	9	8	7	7								
- Caravan Wagon	9	8	7	7								
- MiniWagon B150												
up to 2.5 tonnes					6	6	6					
2.5-3.5 tonnes					6							
- MiniWagon B250												
2.5-3.5 tonnes						6	6					
- Ram, Royal,												
Sportsman, Wagon												
B100,B150												
up to 2.5 tonnes	9	9	8	7	6	6	5					
2.5-3.5 tonnes	9	9	8	7	6							
- Ram, Royal,												
Sportsman, Wagon												
B200,B250												
up to 2.5 tonnes												
2.5-3.5 tonnes	10	9	8	7	6	6	6					
- Ram, Royal,												
Sportsman, Wagon												
B300,B350												
2.5-3.5 tonnes	10	9	8	8	6	6	6					
3.5-4.5 tonnes	10	9	8	8	7	7	6					
EAGLE												
Sedan Delivery												
up to 2.5 tonnes			8	8	6	6	5					

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
FORD												
- Courier Pick-up					5	4	4	3	1	1	1	1
- Flareside Pick-up, Styleside 2WD F100												
up to 2.5 tonnes					5	5	5	3	1	1	1	1
2.5-3.5 tonnes									2	2	2	1
- Flareside Pick-up, Styleside 2WD F150												
up to 2.5 tonnes	9	8	7	6	5	5	5	3	1	1	1	1
2.5-3.5 tonnes	9	8	7	7	6	5	5	3	2	2	2	1
- Flareside Pick-up, Styleside 2WD F250												
2.5-3.5 tonnes	9	8	7	7	6	6	5	3	2	2	2	1
3.5-4.5 tonnes	10	9	7	7	6	6	5	4	3	3	3	2
- Flareside Pick-up, Styleside, 2WD F350												
2.5-3.5 tonnes												1
3.5-4.5 tonnes	10	9	8	7	6	6	6	4	3	3	3	2
4.5 tonnes				8								
- Flareside Pick-up, Styleside 4WD F100												
up to 2.5 tonnes												1
2.5-3.5 tonnes											2	1
- Flareside Pick-up, Styleside 4WD F150												
up to 2.5 tonnes						6						
2.5-3.5 tonnes	9	9	8	7	6	6	6	3	2	2	2	

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
- Flareside Pick-up, Styleside 4WD F250												
2.5-3.5 tonnes	9	9	8	8	6	6	6	3	2	2	2	1
3.5-4.5 tonnes	10	9		8	7	7	6	4	3	3		
- Flareside Pick-up, Styleside 4WD F350	10	9	8	8	7	7	6	4	3			
- Ranchero Pick-up												
up to 2.5 tonnes									1	1	1	1
2.5-3.5 tonnes									2	2	2	1
- Ranger Pick-up 2WD	8	7	6	6	5							
4WD	9	8	7	7	5							
- Bronco Utility up to 2.5 tonnes		9	8	8	7	6	6					
- Bronco Utility 2.5-3.5 tonnes	10	9	8	8								
- Bronco II Utility	10	9	8	8								
- Aerostar Van	9	8										
- Econoline Van E100												
up to 2.5 tonnes					5	5	5	3	1	1	1	1
2.5-3.5 tonnes						5	5	3	2	2	2	1
- Econoline Van E150												
up to 2.5 tonnes		8	7	7								
2.5-3.5 tonnes	9	8	7	7	6	5	5	3	2	2	2	1
- Econoline Van E200 E250												
up to 2.5 tonnes												1
2.5-3.5 tonnes	9			7	6	6	5	3	2	2	2	1
3.5-4.5 tonnes	10	9	7	7	6	6	5	4	3	3	3	2

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
- Econoline Van E300, E350												
2.5-3.5 tonnes												1
3.5-4.5 tonnes	10	9	8	7	6	6	6	4	3	3	3	2
- Econoline Van E350 Cutaway								4	3	3	3	2
- Econoline Van E350 Parcel				7	7	7	4	3	3	3	2	
- Aerostar Wagon	9	8										
- Club Wagon E100												
up to 2.5 tonnes						6	5					
2.5-3.5 tonnes						7	6					
- Club Wagon E150												
up to 2.5 tonnes				7								
2.5-3.5 tonnes	10	9	8	7	6	6	6					
- Club Wagon E200 E250												
2.5-3.5 tonnes						6	6					
3.5-4.5 tonnes	10	10	9	8	7	7	6					
- Club Wagon E300 E350												
2.5-3.5 tonnes							6					
3.5-4.5 tonnes	10	10	9	8	7	6	7					

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
G.M.												
- Caballero Pick-up												
up to 2.5 tonnes						5	5	3	1	1	1	1
2.5-3.5 tonnes											2	1
- Fenderside Pick-up, Wideside, 2WD 1500 Series												
up to 2.5 tonnes	8	8	7	6	5	5	5	3	1	1	1	1
2.5-3.5 tonnes	8	8	7	7	5	5	5	4	2	2	2	1
- Fenderside Pick-up, Wideside 2WD 2500 Series												
2.5-3.5 tonnes	9	8	7	7	6	6	5	3	2	2	2	1
3.5-4.5 tonnes	9	9	8	7	6	6	5	4	3	3	3	2
- Fenderside Pick-up, Wideside 2WD 3500 Series												
2.5-3.5 tonnes											2	1
3.5-4.5 tonnes	9	9	7	7	6	6	5	4	3	3	3	2
4.5 tonnes	9	9	8	8	7	6	6	4	3	3	3	2
- Fenderside Pick-up, Wideside 4WD 1500 Series												
up to 2.5 tonnes												1
2.5-3.5 tonnes	9	9	8	7	6	6	6	4	2	2	2	1
- Fenderside Pick-up, Wideside 4WD 2500 Series												
2.5-3.5 tonnes	9	9	8	8	6	6	6	4	2	2	2	1
3.5-4.5 tonnes	9	9	8	8	7	6	6	4	3	3	3	2

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
- Fenderside Pick-up, Wideside 4WD 3500												
3.5-4.5 tonnes	10	10	8	8	7	7	6	4	3	3	3	
4.5 tonnes	10	10	9	8	7	7	7	4	3	3	3	
- S/T Series Pick-up, 2WD S15	8	7	6	6	5	5						
- S/T Series Pick-up 4WD T15	9	8	7	7	6							
- Jimmy Utility 2WD C1500 2.5-3.5 tonnes						6	6	3	3	2	2	1
- Jimmy Utility 4WD K1500 up to 2.5 tonnes												1
- Jimmy Utility 4WD K1500 V Series 2.5-3.5 tonnes	10	9	8	8	7	6	6	3	3	2	2	1
- S/T Series Utility 2WD S15	9	9	7	7	6							
- S/T Series Utility 4WD T15	9	9	7	7	6							
- Astre Van												1
- Safari Van	9	8	7									
- Vandura, Handi Van G1500												
up to 2.5 tonnes	8	8	7	7	5	5	5	3	1	1	1	1
2.5-3.5 tonnes	9	9	7	7	6	5	5	3	3	2	2	1
- Vandura, Handi Van												

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
G2500												
up to 2.5 tonnes												1
2.5-3.5 tonnes	9	9	7	7	6	5	5	3	3	2	2	1
- Vandura, Handi Van G3500												
2.5-3.5 tonnes	9		8	7	6	6		3	3	2	2	1
3.5-4.5 tonnes	9	9	8	7	6	6	6	4	3	3	3	2
- Rally Wagon G1500 G1												
2.5-3.5 tonnes	9	9	7	7	6	6	6					
- Rally Wagon G2500 G2												
2.5-3.5 tonnes	9	9	8	7	6	6	6					
- Rally Wagon G3500												
G3 2.5-3.5 tonnes			8	8	7							
3.5-4.5 tonnes	9	9	8	8	7	6	6					
- Safari Wagon	9	8	7									
- Suburban Wagon 2WD 1500 Series												
2.5-3.5 tonnes	9	9	8	8	6	6	6					
- Suburban Wagon 2WD 2500 Series												
2.5-3.5 tonnes	10	9	8	8	7	6	6					
- Suburban Wagon 4WD 1500 Series												
2.5-3.5 tonnes	10	9	8	8	7	7	6					
- Suburban Wagon 4WD 2500 Series												
3.5-4.5 tonnes	10	10	8	8	7	7	6					

INTERNATIONAL

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
- Pick-up up to 2.5 tonnes												1
- Pick-up 2.5-3.5 tonnes								3	2	2	2	1
- Pick-up 3.5-4.5 tonnes												2
- Utility up to 2.5 tonnes												1
- Utility 2.5-3.5 tonnes								3	2	2	2	1
- Van up to 2.5 tonnes												1
- Van 2.5-3.5 tonnes												1
JEEP												
- Comanche Pick-up 2WD 2.5-3.5 tonnes	9											
- Comanche Pick-up 4WD 2.5-3.5 tonnes	9											
- Comanche Pick-up J10 to 2.5 tonnes												1
2.5-3.5 tonnes	9	9	8	7	6	6	6	3	2	2	2	1
- Comanche Pick-up J20 2.5-3.5	9	9	8	8	7	6	6	4	2	2	2	1
3.5-4.5 tonnes	9	9	8	8	7	6	6	4	3	3	3	2
- Comanche Pick-up Other up to 2.5 tonnes												1
2.5-3.5 tonnes												1
3.5-4.5 tonnes												1
- Jeep Utility					6	5	5	3	1	1	1	1

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
- CJ7 Utility		9	7	7	6	6	5	3	1	1	1	1
- Scrambler Utility					6	5	5					
- YJ Utility	9											
- Cherokee Wagon												
up to 2.5 tonnes	9		8	7								
2.5-3.5 tonnes	9				7	6	6					
- Wagoneer Wagon												
up to 2.5	10	9	9	8								
2.5-3.5	12	11	10	10	7	7	6					
MAZDA												
- Pick-up	8	7		6	5	4	4	3	1	1	1	1
NISSAN												
- Pick-up 2WD	8	7	6	6								
- Pick-up 4WD	9	8	7	7								
- Multi 2WD Van/Wagon	9	8										
- Multi 4WD Van/Wagon	9	9										
- Pathfinder Van 2 Seater	9											
- Pathfinder Wagon 5 Seater	10											
PLYMOUTH												
- Voyager Wagon	9	8	7	7								
SUBARU												

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
- Pick-up							5	3	1	1	1	1
SUZUKI												
- Pick-up			5		5	4						
- Utility	8	7	6	6	5	5						
- Convertible	8	7	6	6	5	5						
TOYOTA												
- Pick-up 2WD	8	7	6	6	5	5	4	3	1	1	1	1
- Pick-up 4WD	9	8	7	7	5	5	5	3	1	1	1	1
- Utility Land Cruiser	10	9		8		7	6					
- Van Cargo	9	8	7	7								
- Wagon Land Cruiser	11	10		9		7	7					
- Wagon le Van	10	9	8	8								
VOLKSWAGEN												
- Pick-up	10	9	8			6	6					1
- Delivery Van	10	9	8					3	1	1	1	1
- Window Van	10	9	8	8	7	7	6	3	1	1	1	1
- Bus type	10	10	9	8	7	7	7					

	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976 or earlier
OTHER MAKES AND MODELS												
- Platform Truck up to 2.5 tonnes									1	1	1	1
- Platform Truck 2.5-3.5 tonnes									2	2	2	1
- Platform Truck 3.5-8.6 tonnes									3	3	3	2
- Platform Truck 8.6-11.0 tonnes									4	4	4	3
- Stake Truck up to 2.5 tonnes									1	1	1	1
- Stake Truck 2.5-3.5 tonnes									2	2	2	1
- Stake Truck 3.5-8.6 tonnes									3	3	3	2
- Stake Truck 8.6-11.0 tonnes									4	4	4	3

Schedule 15

"Price When New" Classes for Light Commercial Vehicles

1. Where there is no commercial vehicle rating group set out in Schedule 14 for a light commercial vehicle, and the commercial vehicle rating group is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the "price when new" classes described in section 2 instead of a commercial vehicle rating group.

2. The "price when new" class for a light commercial vehicle is the class number set out in Column 2 of the Table that is below the range of model years set out in Column 2 within which the model year of the vehicle falls, opposite the range set out in Column 1 within which the price when new of the vehicle falls.

TABLE

Column 1	Column 2		
Range of prices when new	"Price when new" class number by range of model year		
	1983 to 1988	1979 to 1982	1978 and earlier
$3,400 or less	3	2	1
More than $3,400 up to and including $4,500	4	3	2
More than $4,500 up to and including $5,800	5	4	3
More than $5,800 up to and including $7,600	6	5	4
More than $7,600 up to and including $10,000	7	6	5
More than $10,000 up to and including $13,000	8	7	6
More than $13,000 up to and including $17,500	9	8	7
More than $17,500 up to and including $22,500	10	9	8
More than $22,500 up to and including $27,500	11	10	9
More than $27,500 up to and including $32,500	12	11	10
More than $32,500 up to and including $37,500	13	12	11
More than $37,500 up to and including $45,000	14	13	12

More than $45,000 up to and including $52,500	15	14	13
More than $52,500 up to and including $60,000	16	15	14
More than $60,000 up to and including $68,000	17	16	15
More than $68,000 up to and including $76,000	18	17	16
More than $76,000 up to and including $84,000	19	18	17
More than $84,000 up to and including $92,000	20	19	18
More than $97,000 up to and including $100,000	21	20	19
More than $100,000 up to and including $112,500	22	21	20
More than $112,500 up to and including $125,000	23	22	21
More than $125,000 up to and including $137,500	24	23	22
More than $137,500 up to and including $150,000	25	24	23
More than $150,000 up to and including $165,000	26	25	24
More than $165,000 up to and including $180,000	27	26	25
More than $180,000 up to and including $195,000	28	27	26
More than $195,000 up to and including $210,000	29	28	27
More than $210,000 up to and including $235,000	30	29	28
More than $235,000 up to and including $250,000	31	30	29

Schedule 16

Depreciated Vehicle Value Rating Groups for Commercial and Public Vehicles

1.-(1) Where the depreciated vehicle value rating group for a commercial or public vehicle is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the depreciated vehicle value rating groups as described in section 3.

(2) Where there is no commercial vehicle rating group set out in Schedule 14 for a heavy commercial vehicle, and the commercial vehicle rating group is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the depreciated vehicle value rating groups as described in section 3 instead of a commercial vehicle rating group.

2. Every insurer is exempt from the requirements of Part II of the Act with respect to depreciated vehicle value rating group Z.

3.-(1) The depreciated vehicle value rating group for a public vehicle with a price when new of $250,000 or less or a commercial vehicle is the group number set out in Column 2 of the Table to this section below the applicable age group for the vehicle set out in Column 2 opposite the range set out in Column 1 within which the price when new of the vehicle falls.

(2) The depreciated vehicle value rating group for a public vehicle with a price when new that exceeds $250,000 is group Z.

(3) The age of a vehicle is determined with reference to the date that the vehicle was purchased from its manufacturer or dealer by its first owner, or, where the insured does not know that date, the model year of the vehicle.

(4) In Column 2 of the Table to this section,

(a) age group A consists of vehicles that are less than three years old;

(b) age group B consists of vehicles that are three years or more up to six years old; and

(c) age group C consists of vehicles that are six or more years old.

TABLE

Column 1	Column 2		
Range of prices when new	Depreciated vehicle value rating group number by vehicle age group		
	A	B	C
1. $7,500 or less	1	1	1
2. More than $7,500 up to and including $15,000	2	1	1
3. More than $15,000 up to and including $22,500	3	2	1
4. More than $22,500 up to and including $30,000	4	3	2
5. More than $30,000 up to and including $45,000	5	4	3
6. More than $45,000 up to and including $60,000	6	5	4
7. More than $60,000 up to and including $75,000	7	6	5
8. More than $75,000 up to and including $90,000	8	7	6
9. More than $90,000 up to and including $105,000	9	8	7
10. More than $105,000 up to and including $120,000	10	9	8
11. More than $120,000 up to and including $135,000	11	10	9
12. More than $135,000 up to and including $150,000	12	11	10
13. More than $150,000 up to and including $165,000	13	12	11
14. More than $165,000 up to and including $180,000	14	13	12

15. More than $180,000 up to and including $195,000	15	14	13
16. More than $195,000 up to and including $210,000	16	15	14
17. More than $210,000 up to and including $235,000	17	16	15
18. More than $235,000 up to and including $250,000	18	17	16

Schedule 17

Interurban Vehicle Use Rating Groups

1. Where the vehicle use rating group for an interurban commercial vehicle is an applicable class of risk exposure in respect of a contract of automobile insurance, the insured vehicle shall be assigned to one of the interurban vehicle use rating groups set out in section 2.

2. The interurban vehicle use rating group for a vehicle is the group designation set out in Column 2 of the Table below the applicable vehicle weight set out in Column 2 opposite the description of the use and type of vehicle set out in Column 1.

TABLE

Column 1	Column 2	
Description of the use and type of vehicle	Interurban vehicle use rating group number by weight of vehicle	
	Light vehicles	Heavy vehilces
1. Dangerous goods haulage vehicles:		
a. vehicles used to transport explosives	48F	48F
b. vehicles used to transport gasoline, liquefied petroleum gas or any other material of equal or greater volatility	48H	48H
c. vehicles used to transport fuel oil and other petroleum products	48Q	48Q
d. vehicles used to transport radioactive materials	48S	48S
e. vehicles used to transport other chemical products and substances	48D	48D
2. Livestock haulage vehicles	46R	46R
3. Logging vehicles	47R	47R
4. Wood chip haulage vehicles	47D	47D
5. Vehicles not otherwise described	51T	51T

Schedule 18

Distance Classes for Interurban Commercial Vehicles

1. Where the distance class is an applicable class of risk exposure under a contract of insurance in respect of an interurban commercial vehicle, the insured vehicle shall be assigned to one of the distance classes set out in section 2.

2.-(1) The distance class for a vehicle without U.S. exposure is the group designation set out in Column 2 of the Table to this section opposite the description of the radius of travel of the vehicle set out in Column 1.

(2) The distance class for a vehicle with U.S. exposure is the group designation set out in Column 3 of the Table to this section opposite the description of the radius of travel of the vehicle set out in Column 1.

TABLE

Column 1	Column 2	Column 3
Description of the radius of travel of the vehicle	Without U.S. exposure	With U.S. exposure
More than 160 kilometres up to and including 320 kilometres	1A	1B
More than 320 kilometres up to and including 480 kilometres	2A	2B
More than 480 kilometres up to and including 800 kilometres	3A	3B
More than 800 kilometres up to and including 960 kilometres	4A	4B
More than 960 kilometres	5A	5B